

THE BUSINESS Beat

Bringing You "The Word on the Street."

Volume 9 ■ Number 2



What's on Your Mind...

by Charity Folk, Executive Director

Members were asked during the month of April to respond to these five questions to find out what was on their minds. The following are the unscientific, informal results:

1) How are you conducting business differently these days?

Responses tended to fall into three categories: cost cutting, marketing and customer service. Cost cutting came in a variety of ways from cutting staff hours to less travel and more phone meetings. Expenses are also being reduced for non-essential items and holding off on new equipment purchases. Plans to offer additional products and services are on hold, as well as opening an additional office location. Members reported they were educating themselves and others to avoid costly fees and predatory programs. Some are looking reluctantly at increasing fees to produce needed revenue.

A number of members responded that they were more aggressive in their marketing and networking and trying to use the website more effectively, including email blasts. They are looking to attend more chamber events, being more visible in the community and conducting more seminars. Some will be diversifying into other areas and looking for new opportunities.

Customer contact was also important with members looking for ways to reach out to their customers and stay in touch with them providing a lot more "one on one time" and more detailed information for the long term relationship. They reported more grass roots efforts with cold calling, up-selling and

again networking.

Those members in real estate reported that the real estate and land use business is very restricted. They were using this time to focus on cleaning up loose ends, closing files and preparing for busier times. Others reported working harder this year in real estate with not as many rewards at present for their efforts.

2) What changes or sacrifices have you had to make? Are they making a difference?

"I work more than I used to, so family time has been cut into deeply. For the workload, yes they are making a difference. I'm getting a lot done. However I'd like to become more organized so I don't cut into the family time like this anymore. It gets tiring! However, finding time to get organized has been difficult because of the workload, so I'm in a sort of catch-22." Sound familiar? You are not alone. Members feel they are working longer and harder but earning less. No real surprise here.

Sacrifices ranged from fewer lunches, reduced health care coverage, eliminating employee outings, employee benefits, less business entertainment, sponsorships and advertising.

Members are offering good deals on services, consulting free of charge, reducing fees but stepping up collection efforts and asking for deposits.

They are contacting vendors to see how to reduce billing. All expenditures are being analyzed to make sure that an expense will provide a benefit.

Members are looking to the "big picture" and long term results. Some have scaled back on marketing and advertising, re-tooled these efforts or have gone back to basics when prospecting for new clients.

Members reported small differences but most felt that it was too early to tell "because business slowed down so greatly so quickly".

3) What message would you like to deliver to our legislators as they prepare the State's budget?

The overwhelming sentiment here was "tax relief is a must". How? Cut spending, do not increase taxes, reduce regulation, eliminate laws which restrict commerce, stimulate small business, ease credit and "health care change is desperately needed".

Members suggested that instead of a spending stimulus, cut taxes for small businesses and middle income families and bring back the Investment Tax Credit. Those in the real estate category want to make sure that the federal tax deduction for mortgages is not eliminated. Others recommended that we put the unemployed back to work. "It worked before and it will boost the economy, thereby reducing tax increases".

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Chamber Recognizes Herlihy with "Distinguished Service Award"



The Simsbury Chamber of Commerce recognized Thomas J. Herlihy at the Annual Meeting and Awards Luncheon in May for his many contributions to Simsbury by presenting him with a "Distinguished Service Award". Along with the presentation the Simsbury Chamber installed the organization's officers and directors and recognized the 2009 "Public Servant of the Year" and the 2009 "Educator of the Year".

Mr. Herlihy, a long time resident of Simsbury, has been past State Senator (8th District), past State Representative (16th District), founder of TJ Herlihy Insurance as well as been a member of the Board of Selectmen, Board of Finance and Board of the Farmington Valley YMCA. He is currently an active member of both the Simsbury/Granby Rotary Club and Simsbury Chamber of Commerce. State Senator (8th District) Kevin Witkos presented the "Distinguished Service Award" to Mr. Herlihy on behalf of the Simsbury Chamber during the luncheon.

The Simsbury Chamber of Commerce installed as its officers: President Pamela Bowman of Prime Touch Services; Vice-President Dennis Jacobs of D.E. Jacobs Associates; Vice-President Kay Green of Green Graphic Design; Treasurer William Scoville of William R. Scoville, CPA's; Secretary Terry Boulton of Simsbury Bank and as Immediate Past-President Connie Mason of ASAP, Inc.

Board members for 2009/2010 are: Peter Pabich of APW Wealth Advisors; David Richman of West Street Storage; Gerard Toner of Simsbury Culture, Parks and Recreation Department; Pam Lacko of Smart Clicks; Marlene Jung of Jung and Associates; Robert Kulakowski of Cedar Hill Services; Incy S. Muir of the Farmington Valley Visiting Nurse Association; and Richard Wagner, Jr. of Wagner Sales.

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Simsbury Farmers Market Second Season



The Simsbury Farmers' Market, will be kicking off its expanded second season on Thursday June 4th from 2:00-6:00pm. Opening day at one of Connecticut's most diverse markets, will feature over 40 local vendors, live music and kids crafts. Costumed characters Nellie the Cow and Willey the Pig will be handing out seed packets and providing photo opportunities.

The Market will be held every Thursday 2-6pm June 4th -October 22 rain or shine outdoors on the green at Simsmore Square, 540 Hopmeadow St (Rt 10/202) Simsbury, CT. www.simsburyfarmmarket.com or call 860-735-6530



Members met with State Senator Kevin Witkos and State Representative Linda Schofield at the Simsbury Public Library in April to discuss business issues and concerns

A Message From Simsbury Chamber President

Pamela Bowman



"Challenging Times Requires Strong Alliances". For those of you who attended the April 3, 2009 Business Leaders Networking Breakfast at Avon Old Farms Inn, you heard Tom Marra, President and COO of The Hartford, review and reflect on the many alliances that were formed by The Hartford throughout the years that they can now count on during these challenging times.

Right now, the same lessons that apply to such a strong corporate citizen as The Hartford also apply to the many alliances, we, as businesses, both large and small, rely on during today's economic uncertainty.

At the April 1, 2009 meeting, the board of directors and staff of the Simsbury Chamber unanimously agreed that the scheduled dues increase for June 1, 2009 should not be instituted. Historically, the chamber has adjusted the dues schedule every three years to cover the cost of increases in rent, utilities, services, supplies, payroll and other costs associated with running a large and active business organization. In light of the challenging times this year, we felt that we could not ask our members to pay an increase in dues.

The result of no dues increase is a very lean budget effective June 1, 2009. There will be an impact on the office during the summer months when staffing will be reduced to a minimum and office hours will be cut back. The board and staff will continue to look at ways to further reduce costs to keep the budget on track in light of this decision.

Here's how our own alliances can help over the coming fiscal year: please, pay your annual dues on time; if you have the means, consider taking out a sponsorship for one of our events throughout the coming year (Home Improvement Show, Annual Open House at Tower Ridge, Business Leaders Networking Breakfast); plan on a tee sponsorship for the Annual Golf Outing; recruit a new member to the chamber; or, how about placing an ad in the quarterly newsletter The Beat or in the annual business directory?

We are all fortunate in that the Simsbury Chamber has had a long history of strong, responsible leadership and our finances are sound. Our board and staff are committed to continuing with our current level of benefits and services and with you as our membership we will weather the storm together.

Enjoy our beautiful New England summer, take time with your family, relax at a Talcott Mountain Music Festival performance, "Buy Locally" and we'll see you all at our second annual Home Improvement Show on September 12th.

Pamela Bowman

Membership in the chamber is a "career investment"

Here is a summary of what chamber membership has done and will do to promote your business:

Networking Events/Business to Business Connections

Exposure to Potential Customers
Immediate Recognition for New Businesses
Educational Forums
Marketing Products & Services
Introduction to Leaders in Field

Business Promotion thru Directory

Distributed to Key Town Locations, Residents & Businesses
Info on Chamber Businesses, Town Services, Clubs & Organizations
Increased Business Exposure
Promotes Chamber Member over Non-Member
Affordable Marketing Avenue

Website - www.simsburycoc.org

Electronic Business Exposure
Elimination of Geographic Boundaries
24 Hour Access
Instant Link-ups

Newsletter - "The Beat"

Member News
Business Recognition
Affordable Advertising
Free New Member Promotion
Shared Expertise
Management Tips

Business Exposure

Home Improvement Show - Fall
Open House and Business Expo - Winter

Business Leaders Networking Breakfast - Spring
email service - "Buy Locally"

Government Affairs

Reduce Business Costs thru Reducing Government Regulations

Watchdog Against Anti-Business Legislation

Support update of town Zoning Regulations

Monitors Sign Issues on Your Behalf

"Current Issue" News Briefs to Membership

Liaison to Town Staff, Boards, Commissions

"Legislative Alerts" on chamber website

Ongoing Chamber Benefits

Business Endorsement & Referral Source
Complimentary Notary/Certificate of Origin Services
Membership Plaques
Member to Member Discount Program

Chamber Insurance Trust

Competitive Cost:
Health Insurance
Life Insurance
Long Term Care Insurance

Chamber Office

Hours 8:30 am-4:30 pm
Monday through Friday

749 Hopmeadow Street
Simsbury, CT 06070

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Fax 860-651-1933

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Business Leaders Networking Breakfast



Guest speaker Thomas Marra, President and COO of The Hartford addresses guests at the chamber's first Business Leaders Networking Breakfast held in April at Avon Old Farms Inn.



MetroHartford Alliance President Oz Griebel and Simsbury Chamber President Pam Bowman share a moment at the Business Leaders Networking Breakfast.

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member news



Members of the Government Affairs Committee, Economic Development Commission and Simsbury Main Street Partnership attended a March presentation by Robert Decrescenzo, Town Attorney and Hiram Peck, Town Planner on the draft mixed use zoning regulation in the historic Simsbury Free Library building.

Bosco's Garden Mart Appeals to "Gen X/Gen Y"
Dave Bosco, Vice President and the second generation of family leadership at **Bosco's Garden Center** was featured in the March 2009 Garden Chic Magazine. The garden center boasts a 5,000-square foot retail gift shop in addition to their garden center. According to the article Bosco's has captured a burgeoning Gen X/Gen Y niche by providing garden design services at no cost which appeals especially to the younger crowd. "Gen X and Gen Y homeowners are less informed about gardening than their parents and grandparents. They come in with their iPhones loaded with photos of their yards, along with measurements, and the staff lays it all out, suggesting what to plant where" according to Dave.

Bosco's also draws younger homeowners by offering classes and seminars focused on such popular topics as vegetable gardening and planting beautiful container gardens. The garden center's customers often want to do it themselves, but if they don't, "We are able to design a garden for them and install it so they can still have that sense of accomplishment [without doing it]," Dave says. "They want to be able to come home from work, sit in their garden and just relax."

He says many Gen X / Gen Y customers favor newer low-maintenance dwarf varieties that flower continuously: "They don't want to trim it, they don't really want to take care of it - they just want to be able to enjoy it." To read the entire article, go to www.begardenchic.com

Business Week has named **John W Eckel, CFA, CFP, President of Pinnacle Investment Management** to its list of "The Most Experienced Independent Financial Advisers". In order to be included on the list a greater weighting was placed on not only experience but whether or not the advisor held at least two major financial designations. Pinnacle Investment Management is a Simsbury, CT based SEC registered investment advisory firm that specializes in managing diversified portfolios of investments and providing other wealth management services such as retirement planning.



Griffin Land is pleased to announce that **Ronald L. Eddy** has been promoted to the position of Vice President. Mr. Eddy joined Griffin Land as Property Manager in 2002. In 2006 he became the Director of its Property Management department. He is responsible for managing all aspects of the property management department including its departmental staff, building operations, and Griffin Land's maintenance and landscape service units. Ron is member of BOMA (the Building Owners and Managers Association), an international real estate industry association, and has been an active member within its Connecticut Chapter; most recently as chapter president. His efforts were recognized in 2008 when he was designated the chapter's "Member of the Year" for his outstanding service and achievements. He presently serves as Vice Chairman of BOMA's Mid-Atlantic Council. Other industry and community participation includes the Windsor Chamber of Commerce, as a former Board member and presently as the head of its Transportation Committee, and CIB/Oak Hill as a Corporator.

Mr. Eddy earned his Real Estate Property Administrator (RPA) designation in 2007 from BOMI; a prestigious distinction in the commercial real estate industry.

Huntington Learning Center, a premier provider of supplemental education services, announced that they will offer Continuing Education Units (CEUs) to tutors for initial and ongoing training courses taken. Huntington has partnered with the Programs for Continued Learning office at Old Dominion University's Darden College of Education to provide Huntington teachers CEUs for classes completed as part of the organization's teacher training and development program.

Founded in 1977, Huntington Learning Center is the nation's longest-running supplemental education services provider. Today they continue to be an industry leader providing instruction in reading, writing, spelling, phonics, mathematics and study skills as well as SAT and ACT preparation to tens of thousands of students in kindergarten through 12th grade. Huntington prides itself on its unparalleled programs which specialize in helping parents, caregivers and educators identify the gaps in skills and knowledge that can limit learning potential, and in providing a personalized program of instruction to enable children to excel.



The **Simsbury Bank** announces **Sherrie Secondo Krawczyk** has joined its team to fill the newly created position of Senior Mortgage Counselor. Ms. Krawczyk brings more than twenty years of banking and mortgage origination experience, with a focus on personal attention so that she can advise customers on which of the Bank's products fit their situation best.

"The Bank has expanded its mortgage origination roles to help more people in our community benefit from the flexible and tailored loan products that we have available." Ms. Krawczyk was most recently with Hamilton Mortgage Company and prior to that with American Savings. She will take applications and work closely with the customer through closing. She will focus on the Simsbury and Granby markets.



(l to r) Jeff Arakelian, GHAR President and CEO, Elaine Groundwater, GHAR West Region Chair and RE/MAX Premier Realtor, and Michelle Pellegatto, Realty World Hometown Realtor

The Greater Hartford Association of REALTORS® (GHAR) raised nearly \$3000 for the CT Breast Cancer Coalition Emergency Fund at the second annual Chocolate, Diamonds, and Champagne fundraiser held in March 2009 at Avon Old Farms Inn in Avon, CT., as a result of the generous support of over 80 event attendees. The benefit surpassed last year's gift by \$2000. **Elaine Groundwater of RE/MAX Premier** and GHAR West Region Committee Chair, announced the raffle prize winners.

The Greater Hartford Association of REALTORS® (GHAR) is the largest local real estate trade association in Connecticut, serving nearly 4,000 members in the 57 town Greater Hartford real estate brokerage community. The Association provides technology, training, networking and business support to members, and supports a healthy real estate market by upholding high professional and ethical standards through a Code of Ethics, ongoing education and certification programs.

Now is the time to prepare for a market recovery.

by John W. Eckel, CFPCFA, President

Individual investors, corporate, municipal and state pension plans, academic institutions, and foundations have all been impacted significantly, by the extent of the market decline.

It's a normal emotional reaction to project recent events indefinitely into the future however emotional reactions to the market are counterproductive because they encourage us to buy high and sell low.

Now we must deal with the aftermath of a market which has declined far more than most investors could have imagined. We are faced with not only a significant loss of wealth but also loss of confidence.

To put the current market downturn in perspective, the market has declined almost as much as in 1937-41, the early days of WW II. In those dark days, the Allies were in retreat and Germany and Japan were intent on occupying Europe and the Pacific Rim. It's easy to dismiss now, but at the time there was a real chance the US could be occupied by a foreign power and personal assets confiscated. Although the risks the country faced then were substantially greater than those we face today, the markets reacted similarly.

The recent decline has also been greater than in 1973-74 when inflation was exceeding 12%, we faced a serious recession, an oil embargo, a war in the Middle-East and global currency trading was in turmoil.

When investors realized we would survive both situations, the markets rallied significantly. From the low in 1974, it advanced 325% over the next ten years. While this was a particularly strong recovery, history has shown that in almost every case when the market has been as undervalued as it is now, or has declined this much, it leads to an extensive bull market.

Of course no one knows if we are "out of the woods" yet. Historically markets recover before the economy, so I expect to hear continuing bad economic news as the markets are recovering.

When the market does begin to recover (and perhaps it has already begun), it is likely to last for some time. A bull market is usually more profitable for investors in the early months, so it's important to prepare to capitalize on the upcoming recovery.

For investors with a long term time horizon they should muster whatever courage they can and begin planning to put available cash to work. These opportunities only come along a few times in a lifetime.

Negotiator Style and Outcome An Insider's View on Enlarging the Pie...

by Attorney Tegan Blackburn



What's your negotiation style? Maybe your style invokes connotations of Warrior, Combatant or Take No Prisoners. Or maybe your approach is more of a Collaborator, Peace-keeper, or Diplomat. All too often negotiators whether through their training and experience, or their lack of it, tend to go into a negotiation with a very fixed view of the possible outcomes falling into the trap of limiting themselves to a "fixed sum" of resources available to divide up between participants. This distributive approach to negotiation often results in good money and other valuable resources being left behind on the table.

Most skilled negotiators know that they will create the best outcome for themselves and others by approaching the negotiation as opportunity to create more gain for everyone involved - enlarging the pie. Skilled, successful negotiators will come to the table using more of a problem-solving approach, keeping an open mind about the outcome and exploring options rather than limiting themselves to a more command and control, fixed perspective. Skilled negotiators know they will gain more by asking questions rather than just stating their demands.

Using this more interest-based approach to negotiation often leads to much more satisfying results for everyone involved. This is not about being soft. It is about being strategic. They know that a limited, command and control approach often results in impasse (nobody wins). Just dividing up the pie without understanding what the real needs of participants are might be a short term win for somebody, but ultimately will lead to some other issue and ultimately a less than satisfying result.

A wonderful and simple illustration of the benefits of interest-based negotiation and enlarging the pie comes from a story of two sisters each who insisted that their mother give them the one

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A new store? In these economic times?

Ann August, Old Avon Village.

What do a new consignment store, takeout restaurant, insurance agency office, liquor store, pizza restaurant, and a hair salon have in common? Three are opening new stores and the rest are expanding their operations! While some shopping centers are struggling to keep store fronts open, Old Avon Village is also struggling to make enough room for the needs of its tenants. "We are working hard to keep our existing tenants and fill in where we have empty spaces." Ann August, property manager of Old Avon Village pauses to say "We have had a flurry of activity of businesses that want to start up or expand.

Many of the businesses that we talk with are real, serious businesses with a track record, not just tire kickers and casual inquiries. We have not been this busy in a long time!" In addition, we are working with several existing tenants that want to revise, expand, and improve their operation in their current location. It is a good challenge to have.

"We have over 40 businesses in Old Avon Village and over 70% of them have been here in Old Avon Village for more than 10 years. The oldest business has been here for 48 years. We hope to help keep them going for many more years." added Ms. August.

It used to be that a bus would pull up in the parking lot and let out 30 or 40 people to spend the afternoon shopping. People don't shop like that anymore. They use the internet or they go to the big box stores or the mall. Old Avon Village businesses are still here in spite of the internet and the big boxes. We are embracing the internet to get the word out that we have new, exciting and expanding businesses AND you can get free money to spend at most any of these new businesses and at the businesses that have been here for decades.

**A Wellness Message from Aetna
Eat right when money is tight!**

Planning ahead can save money

Food prices seem to be skyrocketing these days. But don't skimp on the healthy foods. A little planning can go a long way to help you eat right, and save. Let's get organized and look at what you can do when you're making that weekly grocery run.

Plan before you shop

Did you ever grocery shop on an empty stomach? Kind of makes you want to buy an entire aisle of food, doesn't it? Why not have a meal or a quick snack before you run that errand?

And while you eat, be sure to browse the local grocery store ads. See what's on sale and try to plan meals around these sale-priced foods each week.

While you're at it, try to get in the habit of using coupons. Check the mail, newspapers or magazines, the back of your register receipts or online. With a few money-saving coupons, even brand-name foods and family

favorites can be less expensive than store brand items!

Make a list.

When you shop with a plan - and stick to it - you're less likely to buy things you really don't need.

On the hunt for healthy?

When you're at the grocery store, these tips can help you find healthy foods:

Buy more food from the outside aisles - they're packed with fresh foods.

Buy less food from the middle aisles and at the cash register. That's often where snacks, soda and processed foods are stocked.

Check labels to compare nutrients, calories and prices between similar foods.

Read before you buy

What's in those ingredients, anyway? A little reading goes a long way. Get to know food nutrition labels, which can help you:

Check the calories, fat and sugar.

Understand serving size. If a package label says "two servings" and you eat the contents in one sitting, you just ate twice the calories.

Find out how many proteins, vitamins and other nutrients are in the food.

Have a talk with your doctor

Of course, it's always smart to talk with your doctor first before making any major changes in your diet. Here are a few questions to start that conversation:

What type of food plan is best for me? My family?

How many calories should I eat each day?

Are there any foods I should avoid?

Fats and sugars - how much is too much?

Use the Web

Looking for more information? Check out our other sites to learn more about eating healthy.

Negotiator Style and Outcome
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remaining orange in the cupboard. Two girls, one orange. What's a mother to do? A limited distributive approach would have likely resulted in impasse - do nothing, with no one satisfied about the result. Or just cutting the orange down the middle undoubtedly would have resulted in a less than harmonious outcome. Fortunately, the wise mother in our story was interested in what each of her daughters was doing and discovered that one of them was baking a cake and needed all of the orange rind for her cake. Her inquires also revealed that what her

other daughter needed was all of the juice from the orange to bake her pie. Two sisters, one orange, a cake and a pie, everyone's happy - not a bad result.

So, the next time you have a negotiation whether it's with a family member over who gets what or if it's about a more critical business issue, you might well consider using a more interest-based approach. The added bonus you'll discover is that next time round you'll be a welcomed participant at the bargaining table.

New Chamber Benefit Announced

Helping Chamber Members Navigate the Healthcare Challenges

What would you do if your health plan has denied your claim for the MIR you had last week? What would you do if you received a collections notice from your health care provider? What would you do if your loved one in a rehabilitation facility received notice that their Medicare benefits were being terminated in 3 days?

Health Champion LLC, a Connecticut-based health care advocacy and information service, has entered into an alliance with the Chamber Insurance Trust to provide its services to Chamber members. Health Champion helps consumers make sense of the increasingly complex health care maze. In aligning with Health Champion, the Chamber Insurance Trust is providing a beneficial resource that will help its membership manage a variety of health care issues.

Health Champion helps employers and consumers understand benefits, as well as get the most out of their health care dollars. By either working through an employer's Human Resources staff or directly with their employees, Health Champion can remove substantial burden on issues such as selecting the right health plan, assisting

with medical billing, claim denials and appeals and even providing guidance on elder care decisions.

Health Champion is offering chamber members an initial consultation at no charge, as well as services at discounted rates on a variety of topics including: Benefits Eligibility, Health Care direction, Claims Assistance and Eldercare Issues.

Health Champion Services:

Health Care Consultation - All Chamber Business Owners

Each Chamber Business Owner is entitled to a one time telephonic consultation at no charge. Fees will apply to services rendered after the consultation.

Health Care Advocacy and Navigation Services - Chamber Business Owners and their Employees

Chamber Business Owners with up to 30 employees can purchase this exclusive subscription service as an added benefit for their employees. This annual subscription service allows employees unlimited access to Health Champion's team of health care experts. This service

includes assistance with questions related to their health insurance, medical bills, plan coverage issues and topics related to the elder care.

Personal Health Care Concierge Services - Chamber Business Owners and/or their Employees

Chamber Business Owners and/or their employees seeking additional support or advocacy for clinically related issues or concerns can engage Health Champion as their personal advocate. This program is best suited for individuals in need of specialty physicians, complex claims assistance, appeal documentation, prescription medication review, and assistance with elder care. A member of the Health Champion staff will be matched to the needs of the client and will work with the client to resolve any health plan related concerns or issues. Services are priced on an hourly basis.

For more information visit www.healthchampion.net or call (860) 674-9913 or toll free at (866) 674-9913, for Chamber Insurance Trust visit www.citrust.com or call (800) 953-4467.

Health Champion Case Studies

"Distraught Dad"

Single dad "Alex" didn't know where to turn when his son was complaining of a terrible stomach ache in the middle of the night. His pediatrician's office was closed so he decided the local emergency room (ER) was his only option. He thought that except for his co-pay his insurance covered use of the ER. He expected to pay his co-pay and nothing else. When he received a bill for the visit that his health plan refused to pay, he ignored the bill thinking it was a mistake and that the health plan would "fix" it. After receiving collection notices, he called Health Champion for help.

Health Champion:

- Got the collections agency to place a hold on the collections action for 30 days.
- Determined that Alex and his son live in a state where there is a "prudent layperson" law. A prudent layperson law offers the consumer protection by requiring insurance companies to pay for the use of the emergency room if the individual believed he was experiencing a true medical emergency.

- Filed a written appeal for the denied claim.
- Educated Alex on alternatives for obtaining after hour medical services for his son.
- Saved Alex over \$500.

"Skyrocketing ER Use"

A manufacturing company was facing a 25% increase in the coming year. The employer's Human Resources Director was looking for a less expensive plan design even if it meant a new insurance carrier.

Health Champion:

- In collaboration with the employer's broker, Health Champion designed a long term benefits strategy that transitioned the existing benefit plan from an "upfront" hospital deductible plan to a high-deductible plan which included a health savings account.
- Provided an in-depth assessment of medical management and chronic care management capabilities of carriers, highlighting strengths and identifying which carrier's programs would be best suited to deliver reductions in the group's medical expense.

"High Cost Health Plan Headache"

A small business employer was puzzled why its employees' use of medical services was sky rocketing. A Health Champion review identified a high frequency of the emergency room use, seeing specialists for routine care and a lower frequency of primary care services.

Health Champion:

- Conducted several educational sessions for the employees, reviewed their benefits and explained how best to navigate the health care system.
- Introduced a customized program to incent employees on appropriate use of the emergency room (ER). If an employee demonstrated to Health Champion that the use of the ER was appropriate, the employer rebated the employee half of the co-pay amount.
- This program and the educational sessions resulted in a dramatic 30% decrease in ER use by employees, in one year and a similar increase in primary care visits.

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Our members also spoke their mind -

“DO NOT INCREASE BUSINESS TAXES. CUT EXPENSES INSTEAD JUST LIKE THE PRIVATE SECTOR IS DOING”.

“Stop kidding yourselves. There is a Constitutional mandate to balance the budget. Deal with it and most of all stop the fancy rhetoric and work together.”

“... Stop chasing away business! Whoever thought a great idea for raising tax revenues is to chase people out of the state ...Very sad”.

“KISS principle always works best. And the old adage “You can please some of the people some of the time, but not all of the people all of the time” always holds true. Stop trying to appease everyone all the time and get to work in what’s best for the state as a whole. Yeah, some people are gonna be mad, but you know what? They need to grow up and get over it. (I’d also send them the Rolling Stones track - “You can’t always get what you want.” LOL)”

“Party lines and allegiance to “party first” need to be shelved! Leave egos at the door and fix the problem. And do everything possible to avoid cutting the services needed the most during these times - social services, healthcare (and access to hospitals such as Johnson Memorial) community services, education, and emergency services. Police and fire stations should NOT be closing and laying off teachers and closing schools should NOT ever be an option on the table. Also, it’s time to revamp the cost of doing business in CT. Small to mid-size businesses cannot afford the taxes to stay here, and the larger companies are shipping jobs overseas.”

continued on page 9

Google Search Tips

by We Care Computers

Ahhh... the wonderful Google search bar. You can find everything (or almost everything) just by using this wonderful search tool - even yourself!

But sometimes it can be a bit frustrating to find exactly what you want, when you want it.

Here are 10 helpful tips:

- 1. Need a Definition?** Use define: your word - Dictionaries are still popular but define: works with abbreviations, phrases, slang, etc.
- 2. Want movie times and places, instantly?** Type movie: your town Amazing - all the movies - plus times and places.
- 3. Use OR to separate words when appropriate** - That’s right - Capital OR - this tells Google you want to search for either term - not simply both together.
- 4. Train yourself to use longer search terms** - The fastest - most relevant search terms include a series of keywords and keyword phrases. Including more

keywords and phrases will turn up better results.

- 5. AND” is implied in all google searches** - While you do have to type in OR to separate search terms - you don’t have to include AND. By default, all of the terms you type in will be searched by Google.
- 6. If your first search turns up empty - refine keywords:** The entire google empire is built on keywords and keyword phrases. Even a poor search will usually point you in the right direction for keywords.
- 7. Include your town in local searches:** Looking for specific services in your town? Include it in your search. Results differ widely between local search and national search.
- 8. Recognize Local Yellow Pages - Directories - And**

act accordingly. If you’re looking for information about a specific business, it might be easier to skip these and go right for the gusto - company specific information. If you’re looking for a list of most businesses with this type of general service - use the directory. Using a company name (if you know it) generally produces less confusing results.

- 9. Can’t find your calculator?** Just type in 2 + 2, enter, and you’ll get
- 4. Separate numbers by - to subtract, * to multiply, / to divide.** Hit enter and you get the correct answer!
- 10. Need the Correct Time?** - Don’t know what time it is in London? Type time: London - or any other city.

Enjoy!

Distinguished Service Award”

continued from page 1

New board members installed were Margaret “Margi” Hensley of Robert Hensley & Associates; Jeffrey Euting of Stewardship Capital, Ltd; Scott Sanderson of The Hartford; and, Sarah Neighbours of Coldwell Banker Residential Brokerage. Directors Emeritus are Jewel Gutman; Michael Girard of Simscroft-Echo Farms; Richard Wagner, Sr. of Wagner Sales; Ferg Jansen, Jr. of Tyee Management Associates; Glenn “Chip” Knierim of Moran, Shuster, Carignan & Knierim; Michael Paine of Paine’s Recycling & Rubbish; and, Wayne Bursey of Benistar.

Retiring directors honored for their service to the Chamber were Andrew Waggoner of The Hartford; Leigh King of Ameriprise Financial Services; Wendy Healey of COCC; and, Paul Mikkelson of Dill, Joyce & Thresher Insurance.

During the annual luncheon the Simsbury Chamber “2009 Public Servant of the Year Award” was presented to former First Selectman Peggy Shanks for her years of public service to the community. Each year the Chamber asks the Board of Selectmen to choose the Public Servant of the Year based on their criteria. The presentation to Ms. Shanks was made by First Selectman Mary Glassman.

The Board of Education chose as the recipient of the Simsbury Chamber of Commerce “2009 Educator of the Year Award” Lydia Tedone, longtime member of the Board of Education. The presentation to Ms. Tedone was made by Chairman of the Board of Education Jack Sennott.

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who we are...

appears in each issue of The Business Beat and is designed to spotlight the people and companies that make up the Simsbury Chamber of Commerce.

If you would like to be "spotlighted," contact Al Mauro at the SCOC (651-7307) or send us a unique and interesting photo of your staff in their work environment, along with the name, address, phone and be sure to add an amazing, interesting, ingenious one-liner — a little known fact about you!

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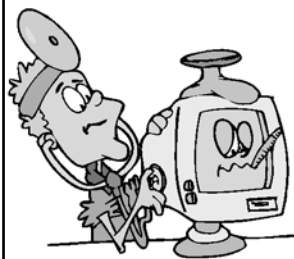
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Member News continued from page 3



Simsbury Bank announces that **Dante Fazzina** has joined its team as Vice President and Commercial Relationship Manager. Mr. Fazzina brings more than 20 years of business development and commercial lending experience in the Hartford area and has a proven track record of helping customers be successful through his advice on lending and cash management.

Mr. Fazzina has 20 years of commercial banking experience. Prior to joining Simsbury Bank, Mr. Fazzina worked with Wachovia Bank, Peoples Bank and Fleet Bank.

Stephen E. Cadieux, CPA has added new website pages with valuable information that includes the "Info Center", newsletter and calculator tools for retirement planning, college funding, state of tax affairs in CT and more. These tools will help with client organization and tax preparation. www.secadieux.com

Morgan King is owner/designer of **Peace of Jewelry** in Granby, CT. Morgan designs and handcrafts her pieces using freshwater pearl, natural stones, Swarovski crystals and sterling silver. Customers can choose from a wide selection of colors, materials and styles or custom design their own piece. The "#1 reason" why clients contact Peace of Jewelry is to give the gift of peace. Recognize a birthday, anniversary or graduation; say "thank you" to a bridesmaid, coach or client; celebrate a new mother, graduation or holiday. Peace of Jewelry offers complimentary gift wrapping as well as gift certificates. Morgan King says, "Come find your Peace today".

Peter Andrighetti of **Andrighetti and Sons, Inc.** has over 65 years of experience in paving and stone drives, walks and parking lots. Included in their services are pot hole repair, excavation, ponds, walls, sweeping, sealing and line stripping. The "#1 reason" why clients contact Andrighetti and Sons is referral from other customers. Peter's business solution is "CARES" – Customers Always Remember Exceptional Service. Andrighetti and Sons provides cost effective solutions to all jobs where no job is too small or too difficult.

Patrick Greiten of **Main Stage Sound** provides professional audio/video services, products and installations throughout Connecticut and Western Massachusetts. The "#1 reason" why clients contact Main Stage Sound is their keen focus on customer needs and expectations. Their "business solution" is a vast array of professional A/V products, solutions and approaches.



In addition to celebrating their 25th anniversary, **Pastels Catering** launched "Lunch To Go" in April. Offerings will include signature salads, sandwiches and soup. Located at 532 Hopmeadow Street in Simsmore Square, "Lunch To Go" will be available Monday through Friday, 11 am to 2 pm. 860.651.9696/
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Member close-up



Focus on Paul Mikkelson

No one would doubt that Paul Mikkelson is the most physically fit person who sits on the current Chamber Board! His biking activities are legendary: He will be biking in North Carolina this March for "spring training." He hopes to be a part of the Tour de France with Lance Armstrong this July. In June he will bike to Chatham on Cape Cod and back to Simsbury, and in the summer of 2010 he will bike 3500 miles across the country from California to Connecticut.

If good health were the only byproduct of these cycling adventures, it would be enough. But the truth is that many non-profits are the beneficiaries of these trips. The American Heart Association, the Avon Chamber of Commerce, Farmington Valley Arts Center, Hartford VNA Health Care, CABE (Connecticut Association of Boards of Education), Spanish American Merchants, Jewish Association for Community Living and The Master's School are only some of the groups that he has helped.

A native of Connecticut, Paul has a B.S. from the University of Connecticut and an M.B.A. from the University of Hartford. He had been at Cigna prior to joining Dill Joyce & Thresher Insurance (DJT) in 1993.

When Paul started at DJT, they employed six employees, they now have 27 employees. They work with businesses in five areas: group insurance (medical, dental, life); business (property and casualty); individual (life and disability); personal (home and auto); and pension work for employers. In July 2008, Paul and his partner Bob Eilers, had a stock sale to Brown and Brown of Daytona, Florida.

Paul has a personal assistant, Bobbi Abraham, as well as two talented managers, Rone Bragg and Donna Ferguson, which allows Paul to be active with many groups, past chair of the Avon Chamber and being named their Business Person of the Year to chairing the Farmington Valley YMCA, being a member of the Bushnell Human Resources committee and serving on the Board of Community Mental Health and Connecticut Theater Festival (CTF). CTF will have an exciting program on Iron Horse Boulevard Friday, July 24, with Cirque de Soleil.

Paul lives in Simsbury with his wife, Ann, and their daughter, Elizabeth, 23. Liz was a marketing major at UConn, graduating with a 3.98 average. Their son, David, 26, went to Avon Old Farms School and Holy Cross College. He lives in Tariffville and works for the Travelers. Ann stays busy volunteering at Saint Mary's Church and taking care of several senior citizens. Although Ann does not bike, until recently she was the facilitator of the annual DJT Wellness Festival/Bike Ride. Liz is the other member of the family who really enjoys biking.

In addition to biking, Paul enjoys instructing others at the YMCA. He is certified as a spinning instructor and personal trainer.

So, all in all, when Paul leaves the Chamber Board in June, he will have more than enough to do. We wish him well in all his endeavors and we thank him for them.

by Jewel A. Gutman

What's on Your Mind... continued from page 6

"Provide aid and tax relief to small businesses so they can survive. The small micro businesses are hanging on by a thread. We cannot last with any increase in business taxes."

4) What advice would you like to give to Governor Rell?

For this answer, members pretty much had the same sentiment to cut spending and reduce taxes and regulations that restrict commerce. They also wanted to see more aid to towns that would benefit small business and cautioned the governor to be careful of stipulations that come with the Federal Stimulus Package.

Members asked the governor to reward small business for hiring new workers suggesting that if she cut the size of government, small businesses would make up the employment gap. The governor is cautioned to not think that the newly unemployed can be "retrained" or "skilled" through new programs and services through the CT Dept of Labor Unemployment because these jobs could not be filled with good reliable help even before the unemployment crisis.

Members asked that the governor be more "pro-active" rather than "reactive" and "to lead" feeling that our state would be well served by less political calculation and posturing. "Connecticut is getting the reputation of having one of the highest taxed personal and business environments. This is the kind of reputation that will erode our future economically and in our quality of life. When

you add the income tax, the sales tax and the property taxes, etc, you have a situation known as EXODUS."

5) If you could have lunch with President Obama, what would the topic be?

Besides additional plans for the stimulus our members said it best -

"His experience as president."

"To support his world view of peace through positive leadership- leadership with humility; and keep the foot on the gas for recovery- like Roosevelt- keep trying things until they work."

"I would demand he build the "Wall" to help eliminate illegal entry to our country. Many jobs will be created in building the wall, far more than what he has in mind with building a bridge from Las Vegas to Disneyland."

"Thank you for Obama's \$8000 stimulus package for 1st time home buyers."

"Over a game of H-O-R-S-E on the Presidential basketball court, I would discuss the additional (worldwide) efforts needed to combat global warming and efforts needed in this country to protect the environment and utilize eco-friendly resources. Stop the Socialization of our country. It has never worked. Cut both taxes and wasteful expenses. Do not centralize the Medical System under another humongous bureaucracy (has not worked in Canada or UK, et al). Keep it in private hands. Keep the Census Office in the Commerce Dept. and do not move it to the White House (it is

too tempting for politicians to perpetuate themselves in government by controlling redistricting). Stop providing funds to ACORN as they can subvert our democracy or give rise to another contrary force in the same business and the same democracy damaging results. (Oh, I could say so much more...)"

"Spending, um, spending, let's see, spending, and... oh yeah, spending. God help what our kid's world will look like when this guy and the congress are through. Only glimmer of hope is they are tackling too much at once and will run into major stumbling blocks, starting with the tea parties."

"The current economic situation and less money to the large corporations and more allocated to creating jobs. The more people work, the more they are able to buy."

"Your campaign was based on change. What's changed?"

"Who would win: Batman or Superman? :)"

General written comment but one voiced by others who did not respond in writing -

"I'm sorry, but I can't answer these questions without getting too sarcastic and upset. I tried twice but have given up. Hopefully someone who is not as cynical as me will give you good feedback. Although buy me a beer and I would be happy to grant an interview that is worth printing".

Until next time for "What On Your Mind" ...



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