



CHAMBER of COMMERCE
EASTERN CONNECTICUT
1910 - 2010 | SUPPORTING BUSINESSES

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914 Hartford Turnpike
Waterford, CT 06385



(860) 701-9113



(860) 701-9902



www.chamberect.com

Business Center

Need help for your business? Visit the Chamber! **SCORE, a free, confidential organization supported by the Small Business Administration**, is available at the Chamber office every Tuesday from 11 a.m. to 2 p.m. and at Dime Bank in Norwich every second and fourth Wednesday from 10 a.m. to 1 p.m. Please call the Chamber for an appointment.

Insurance Resource Center representatives are available every day.

An advisor from the **Small Business Development Center** will be available the first and third Thursday of each month to provide free one-on-one counseling at the Chamber offices by appointment only. For more information, call the Chamber at 860-701-9113.

Special Thanks to Our Regional Benefactors



November 2010

LIVE | WORK | PLAY

A Special Thank You



**Connecticut
Light & Power**

The Northeast Utilities System



Government Relations Consulting



Through their commitment to the Chamber, these companies have demonstrated support for the many smaller businesses we serve.

914 Hartford Turnpike
Waterford, CT 06385



Expressing The Thanks of a Grateful Community

Lian Obrey, chair of the Chamber's Military Affairs Council has been at the center of an effort to honor those in our community, both active duty and retired, in our nation's armed forces.

"We've been at this for some time now because it is important that we tell the men and women who serve us in uniform that we very much appreciate what they are doing," she said.

With Shop Rite supermarkets as the sponsor, the Chamber has scheduled a Military Appreciation Breakfast, Nov. 19 at the Mystic Marriott Hotel & Spa from 7:45 a.m. to 9 a.m.

The event will give the business community a chance to express its appreciation to those who serve in our area from the Navy, Coast Guard and the National Guard and their families.

Complimentary invitations have been

extended to the various commands, thanks to the generosity of Shop Rite. The Chamber is encouraging business people to purchase a table of eight and invite military personnel to join them and their staffs.

Businesses can honor members of their staff who are retired, or active duty, by bringing them to this first-time event. Details may be obtained by calling the Chamber, 860-701-9113, or by visiting www.chamberect.com and clicking on chamber events. Chamber members can attend for \$17; others, \$25.

The committee also includes: *Bob Ross, Denny Hicks, Rick Jeffcoat, Bob Blinderman, John Markowicz, Linda Schwartz, Tony Sheridan, Meg Akeman, Lena Blanch, Mike Riegel, Camilla Bosanquet, Melissa Forrester, and Senator Andrew Maynard.*

Holiday Gala seeking donations for fund-raising event to help region's children

The Chamber of Commerce of Eastern Connecticut is seeking donations of items that can be auctioned at our non-profit Foundation's 27th Annual Holiday Gala on Dec. 3rd.

This year the fund-raising event to raise money to improve the lives of children in our region, will take place at the Mohegan Sun.

Visit the Chamber's web site www.chamberect.com

and click on Chamber Events to learn how to make donations, obtain tickets for the

annual extravaganza, or learn how to become a sponsor.

"It's all about the children," said Tony Sheridan, the

Chamber's president and CEO. "In the fulfillment of its mission, our Foundation has focused for many years on improving the lives of children in eastern Connecticut. It is one of the more important things that we do."

Drawing on last year's Gala, the Chamber distributed

nearly \$62,000 in grants to 19 organizations whose focus is on helping children. The largest

One of many items donated:

Two tickets to the David Letterman Show in New York City, plus \$250 towards an Overnight Stay at a Mid-town Manhattan Hotel, and \$250 towards dinner at a Manhattan restaurant.

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Search for Great Local Businesses Here.
Check out our Online Business Directory
www.chamberect.com/business-directory.html

It's Flu Season - Are You Prepared?

Flu Shot Clinic

Wednesday, November 10, 12:00 - 3:00 p.m.
Chamber of Commerce Office
914 Hartford Turnpike, Waterford

The best way to protect against influenza is to get a flu vaccine every flu season.

This is open to chamber membership, and is being put on by Ledge Light Health District. Cost is \$15 cash payable at the door.

Don't wait. Take time to get a flu vaccine.

New Members

- Fisher Florist Corp.
- Gateway Mortgage Services, LLC
- HomeLife Companions & Homemakers, LLC
- New England Business Associates
- Niantic Acupuncture & Family Wellness
- Pape Chiropractic & Wellness Center, LLC
- Pizzetta
- Rocky Neck Inn & Suites
- Tillinghast Associates

Members: Have news?

Send in your press releases to be posted on our Business News Page. Check it out at www.chamberect.com/business-news.

Send to: communications@chamberect.com

Your employees need **insurance.**



We can help you get it.

Call the Insurance Resource Center today at 860-701-9113 or visit www.chamberect.com

Technology Center

The Chamber is pleased to announce the establishment of the Technology Center at the Chamber, with equipment generously donated by **AT&T**. We would like to extend our thanks to AT&T for their generous support of the Chamber.



at&t

Thank you



for donating a structure for our new Norwich Tourism Booth! Look for a grand opening soon.

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News and Editorial

Up to 25 percent savings possible on auto and home insurance

After a careful review of the property and casualty marketplace, CIT has entered into an agreement with Arbella Mutual Insurance Company of Quincy, MA. Members will be offered automobile, homeowners and other personal lines, all with a special Chamber discount. Arbella is rated A- Excellent by AM Best Company.

As a regional insurer, Arbella's pricing does not subsidize disasters that occur in other parts of the country. Members' employees may receive up to a 25% discount on their auto and homeowners coverage when both policies are placed with Arbella. (Basic group discount of 5% is tripled to 15% with a combined Auto & Home quote request and raised to 25% when a customer is eligible for Arbella's Incident Free Credit.)

When evaluating this program, CIT asked two questions. First, will all member companies be eligible to participate? The answer was a resounding yes! All members, even one person firms, are eligible for the program and its special discounts.

Next, we wanted to know if any of the insurance agents who are current Chamber members would be disadvantaged in any way? The answer here is no! All insurance agents, both property & casualty as well as life & health, can place business in the program in exchange for new and renewal compensation in the form of referral fees. CIT will pay this compensation in its role as program administrator as well as providing marketing reimbursements to the Chambers.

We view the Arbella program as a unique offering to the small business market segment; a sector that has been largely ignored by the property and casualty companies in the past. Firms with 25 or fewer employees have never been offered a discounted worksite plan in the past and until now have always been told they are too small. Conversely, many small companies have not been able to obtain group life & health coverage for their employees. We feel this new program creates a new parity in the benefits marketplace.

Depending upon a P&C agent's interests, capabilities and available markets, each will view the program differently. Larger P&C agents accustomed to writing group programs will most likely continue those arrangements. However, instead of having to tell smaller firms they do not meet underwriting guidelines, they will now have an alternative.

The Arbella program will be self-selective in the sense that agents will naturally opt for the market where they can provide the best program fit and receive the most attractive compensation. We expect P&C agents will see this program as a way to augment what they are already doing either in the retail or group markets. There should be great enthusiasm in reaching out to the traditionally underserved small businesses that make up the majority of Chamber members.

Life & Health agents will see this program as a unique way of cross-selling existing small business clients. Virtually every business in Connecticut with fewer than 25 employees and most with 50 or less will be a fertile market for Chamber Home & Auto @Work. Using the adage that every new product sold to an existing customer will keep the competition that much farther away, should inspire all agents to promote this new offering.

Donations *continued*

single amount, \$25,000, went to the Tommy Toy Fund. Since 2002, the Foundation has donated more than \$600,000 to children's groups in the region.

As in the past, all proceeds from the Dec. 3 dinner will go to the non-profit Foundation. The evening begins with a champagne and hors d'oeuvres reception and silent auction, starting at 5:30 p.m. Immediately following that Sam Piotrkowski will conduct a live auction.

Chamber members can get help with HR questions

Among the newest programs the Chamber is offering to its members is HR Access, a program established in 2009 to provide guidance in the field of Human Resources. For many years, the Chamber has offered a range of benefits to its members. These include networking opportunities, the buy local program and a number of insurance plans and this new one can fill in the gap for many Chamber members.

"This new program is another example of the value that Chamber membership brings, and we encourage our members to take advantage of this," said Tony Sheridan, the Chamber's president and CEO.

As part of your membership you have access to speak to Maria Fisher-Proulx, Human Resource Generalist. Maria is the co-founder of Future Directives, LLC a Human Resource Outsource and Consulting Company.

As part of your membership you are eligible to receive a complimentary human resource audit, an hour of consulting time, telephone support and guidance on human resource issues. You will also receive a discount on other Human Resource services such as; employee handbooks, compensation programs, affirmative action plans, harassment prevention training and outsource services.

Ms. Fisher-Proulx has been in the Human Resource field for over 25 years and the co-owner of Future Directives, LLC for 15 years. She is an active member of the Chamber of Commerce of Eastern Connecticut, a member of the Society of Human Resource Management, and a Board Member of the Human Resource Leadership Association.

For more information or to schedule an appointment contact the chamber office at 860-701-9113.



NEW MEMBER Brian Sullivan, left, president of NHance, a franchise operating out of Home Depot, is congratulated by Waterford store manager John Counoyer and Tony Sheridan, the Chamber's president and CEO.