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Business Journal

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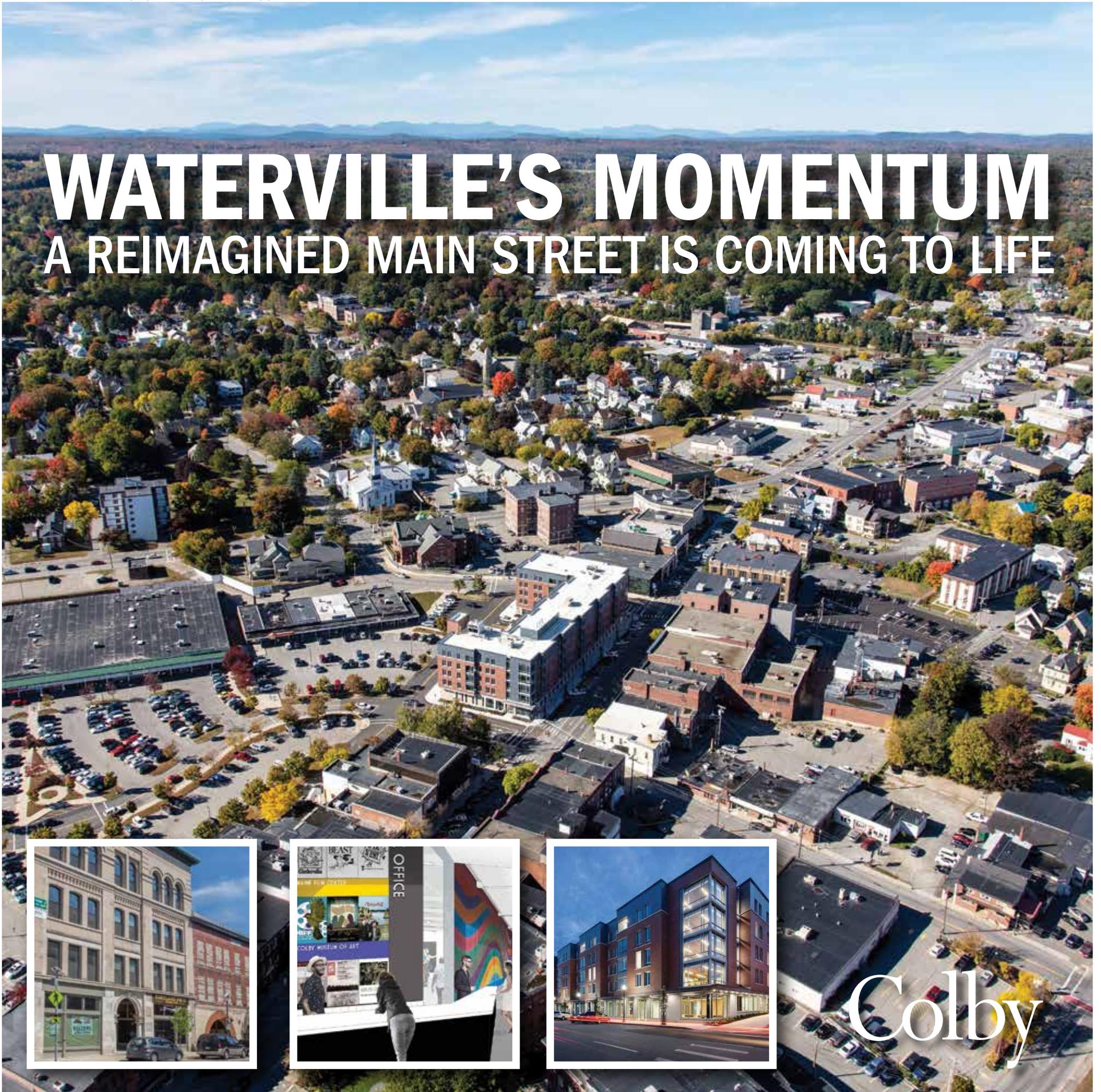
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About this section

This special advertising supplement was produced by the Kennebec Journal/Morning Sentinel.

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If you would like information on running a section about your business or organization, call Business Development Manager Bridget Campbell at 861-9155 or (800) 537-5508, Ext. 9155.

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Waterville believes in the arts for building community and economic growth

Programs continue to expand

BY NATHAN TOWNE

Waterville Creates!

Special to Business Journal

The arts as an economic engine. The arts as a vehicle to build community. The arts as a destination for residents and visitors. The arts as an expression of creativity and individuality. The arts—accessible to all.

Waterville believes in the arts.

Over decades—through passion, creativity, collaboration and commitment—many in Waterville have worked to shape a vibrant and diverse arts and cultural scene. From an international film festival to professional-quality community theater productions; from art galleries to outstanding arts education; from art house cinema to nationally touring musical acts; from a world-class library to the largest art museum in Maine—Waterville does art and culture. And it does it exceptionally well.

An impressive foundation has been built. It's time now to bring all that happens here into sharp focus.

A downtown arts center will shine a bright light on Waterville as a premier destination for the arts. In a survey conducted in June 2018 among a robust sampling of hundreds of residents and arts patrons from Waterville and surrounding communities, 96 percent of respondents think the arts are important to Waterville.

What is the Downtown Arts Center?

It will be an inviting place in the heart of downtown where people of all ages can explore film, visual arts, theater, music, storytelling and much more. A \$20 million project designed to bring Waterville's beloved arts institutions together in a stunning, new facility, the Downtown Arts Center will be constructed on the current site of The Center building (formerly Stern's department store) at 93 Main Street, directly adjacent to the Waterville Opera House/City Hall building and downtown's central green space, Castonguay Square. Plans for the Art Center include:

- The relocation of the Maine Film Center's Railroad Square Cinema—the state's only Sundance Art House Project theater— with



Images courtesy of G-O Logic Susan T Rodriguez Architecture and Design

three film screening rooms showing the best of independent film 364 days a year.

- A permanent home for the Maine International Film Festival, the largest and longest running film festival in the state with an impressive list of guests that includes Oscar winners Ed Harris, Sissy Spacek, Jonathan Demme and Terrence Malick.

- The gallery, education classroom and clay studio of Common Street Arts, a com-

munity-based arts exhibition and education center that offers weekly arts education classes for youth and adults.

- An elegant, physical connection to, and greater visibility for, the historic Waterville Opera House, which produces and hosts nearly 200 events per year—from community theater to concerts by nationally touring musicians.

- A rehearsal space for the Waterville

Opera House that also will serve as a shared space for special events and receptions.

- A new contemporary gallery of the Colby College Museum of Art, the largest art museum in the state, drawing around 50,000 visitors per year.

**More ARTS,
PAGE 7**

Arts

CONTINUED FROM PAGE 6

- A combined box office for the Maine Film Center, Waterville Opera House and other arts institutions and partners

- Flexible educational spaces that can be used as film editing and new media classrooms, small screening rooms, rehearsal spaces or places for workshops and lectures.

Can you imagine what the future of downtown Waterville could become? We envision a welcoming, bustling hub of community, creativity and fun— a place where:

- Movie-goers check out the latest exhibition at the Common Street Arts (CSA) gallery while waiting for their first-run art house film to start.

- Students from Common Street Art's Teen Tuesdays Art Club begin their class filled with fresh inspiration from a visit to Colby's new contemporary art gallery.

- Opera House visitors begin their night with an art opening, followed by a farm-to-table dining experience at a local restaurant before seeing a professionally-produced musical featuring a cast of talented performers.

- Parents enjoy story time with their kids at the award-winning Waterville Public Library before stopping by the Downtown Arts Center to enjoy classic cartoons on the big screen courtesy of the Maine Film Center.

- Film festival attendees gather in an inviting lobby overlooking downtown's central green space and plan their art-filled day in Waterville.

- Fans of live music enjoy a picnic in Castonguay Square as they wait for the doors to open for a sold-out concert at the Opera House.

"This project is, at its core, a community project," says Shannon Haines, president and CEO of Waterville Creates! "Waterville's arts and cultural institutions have thrived thanks to outstanding programming, dedicated staff and the ongoing support of an incredible community that values the arts. This project will ensure a long and vibrant future for our treasured local arts organizations."

Why Waterville?

Because art already happens here. Despite changes in Waterville's population and economic base over the years, one thing has remained constant—a strong, vibrant arts scene made up of outstanding, community-supported organizations that exist to enrich the lives of Waterville residents and visitors. Among them is Common Street Arts (CSA), a community-based arts exhibition and education center that offers weekly art

"Waterville's arts and cultural institutions have thrived thanks to outstanding programming, dedicated staff and the ongoing support of an incredible community that values the arts."

SHANNON HAINES, PRESIDENT AND CEO OF WATERVILLE CREATES!



education classes for youth and adults. Also, we have the largest and longest running film festival in Maine: Maine International Film Festival (MIFF), and the state's only Sundance Art House Project theater, Railroad Square Cinema.

The city also offers the recently renovated Waterville Public Library—one of five libraries in the country to receive the 2017 IMLS National Medal. In addition, there is the historic Waterville Opera House, which produces and hosts nearly 200 events per year—from community theater to concerts by nationally touring musicians, as well as the Colby College Museum of Art—the largest art museum in the state, drawing around 50,000 visitors per year.

With all that it already has to offer, Waterville is the right place for a dynamic arts center in the heart of downtown. And the time is now.

Why now? Downtown Waterville is in the midst of an unprecedented revitalization effort. Tens of millions of dollars are being invested in a variety of exciting projects, both public and private. A stunning RiverWalk Park is under construction at Head of Falls;

Colby College is building a new multi-use residential facility that will house 200 students and faculty on Main Street in the fall of 2018; long neglected properties are being renovated to welcome new businesses; and a boutique hotel is scheduled to open in the summer of 2019.

In addition to providing state-of-the-art programmatic space, the Downtown Arts Center will add tremendous vitality, foot traffic and economic activity to the downtown— increasing and enhancing the revitalization work that already is underway. In 2015, spending by both the City of Waterville's nonprofit arts and cultural organizations and their audiences totaled \$6.3 million. (Americans for the Arts, Arts + Economic Prosperity Study, 2017).

"The arts and downtown development go hand in hand," said Julie A Richard, executive director, Maine Arts Commission. "We know for a fact that the arts are an economic driver in Maine and, when embraced as a key component of community revitalization, are often the primary catalyst for increased tourism and investment. I applaud Waterville Creates! for making this commitment, and I

look forward to what the future holds."

About Waterville Creates!

Established in 2014, Waterville Creates! promotes, supports and grows its community's arts and cultural assets in order to strengthen Waterville as a vibrant creative center, increase access to creative opportunities and advance community and economic development goals.

It works with its core arts and cultural partners, the Maine Film Center, the Waterville Opera House, Colby College Museum of Art and the Waterville Public Library to develop, promote and deliver high-quality, accessible programming while maximizing operational efficiencies through shared staffing, collective infrastructure, collaborative marketing and strategic development. This innovative approach to program delivery builds on a long history of collaboration between Waterville's arts and cultural institutions in a way that will increase the sustainability of the organizations themselves, while also expanding offerings for the community.

Kennebec Valley Chamber of Commerce: Looking back, looking ahead

BY NANCY P. MCGINNIS
Correspondent

Central Maine has seen many changes since the Kennebec Valley Chamber of Commerce (KVCC) was founded in 1932, but the organization's mission remains the same: "enhancing life quality in the Kennebec Valley by strengthening our regional economy."

Toward that mission, the Chamber's staff and board have been strategically revisiting and fine-tuning their various initiatives and program offerings, according to KV Chamber CEO and President Katie Doherty.

Periodic review and strategic planning "formalize and validate what we've already been doing, and help us connect the dots and identify ways to do it even better," she said. These efforts include legislative support and community events, as well as educational seminars, business networking opportunities and economic development.

This past year has seen the continuing revitalization of downtowns and the rise of small business entrepreneurship throughout the Kennebec Valley region, Doherty observes. "It's becoming a challenge to find a parking space on Water Street these days now that downtown Augusta has so much to offer as a gathering place after work."

The Kennebec Valley Chamber of Commerce serves not just the capital city, but 22 surrounding communities as well. While the Chamber membership includes large companies such as NRF, PFG, Pine State, CMP, and the largest area employer, MaineGeneral Health, it's worth noting that 75 percent of the Chamber's 600 member businesses have a workforce of 10 or fewer and 15 percent are sole proprietorships.

Also noteworthy is the fact that the Chamber is also committed to supporting area businesses even if they are not members or "not yet members," Doherty said. The Chamber staff is more than happy to offer new and would-be area business owners resources, guidance and support whether they are looking to create a SCORE business plan, navigate permit acquisition, set up QuickBooks, or host a grand opening ribbon cutting.

Goals identified for 2018 by Chamber staff and board members include: creating and fostering synergy between business and education, as well as between the KV Chamber and government; strengthening understanding and engagement of workforce dynamics; promoting collaboration between community organizations and delivering value to Chamber members through membership engagement and marketing initiatives.

Completed and ongoing efforts towards these goals have included:

- After three decades, a complete revamping of the Chamber's Kennebec Leadership Institute content and instructors, adapting to new learning styles and workforce demands, to launch in spring 2019.
- Small Business Resource Team (SBRT) offering more relevant (and wildly popular, well-attended) educational



KV Chamber photo

Friendly faces at the Kennebec Valley Chamber of Commerce: clockwise from top left: Caroline Saban - Marketing Director; Lindsay Corbett - Office Manager; Chris Voynik - Events & Membership Director; and Katie Doherty - President & CEO.

workshops for business.

- Revamping the Chamber's annual fall Business Expo: expanding beyond "Business to Business" by adding employment workshops such as "Interviewing 101" and a job fair.
 - Chamber Business Forums
 - Free workshops for all—members and non-members welcome— with mentoring through the Chamber's Small Business Resource Team and SCORE.
 - Combined Waterville/KV Chamber After Hours at Thomas College.
 - Event co-hosted by Synergy and KV Connect at Thomas College.
 - Bringing the Great Race to Gardiner, impacting regional tourism.
 - Adding Brew Fest to the Chamber's annual Whatever Festival this year, bringing in additional revenue and effecting wider regional reach as well as exposure to a younger demographic.
- "At the Kennebec Valley Chamber, we've made updates

This past year has seen the continuing revitalization of downtowns and the rise of small business entrepreneurship throughout the Kennebec Valley region, Doherty observes. "It's becoming a challenge to find a parking space on Water Street these days now that downtown Augusta has so much to offer as a gathering place after work."

**KATIE DOHERTY, CEO AND PRESIDENT,
KENNEBEC VALLEY CHAMBER OF
COMMERCE**



Nancy McGinnis photo

Katie Doherty, President and CEO of the Kennebec Valley Chamber of Commerce, champions the Kennebec Valley region as a great place to live, learn, work and play. Born and raised in Waterville, a Thomas College graduate, Doherty now resides in South Gardiner.

and tweaks to just about every single thing we do," said Doherty. "We're keeping up with the changing times and always looking for ways to better serve our members and our communities."

Growing trends in today's homes

Although the heydays of the real estate boom of the early 2000s have not quite returned, things look positive. In the United States, about 1,226,000 new homes were built in 2016, according to data from Consumer Reports. That was the most since 2007.

Resales also have been more promising. The National Association of Realtors™ says the median number of days a home was on the market in April 2017 reached a new low of 29 days. However, low supply levels did stanch existing home sales somewhat. By mid-2017, the market was a seller's market, with more people in the market for homes than properties available. But sales during that time were still outpacing sales figures from a year prior. In fact, in May 2017, home sales in Canada increased to their highest level in more than five years, according to the Canadian MLS™ Systems.

Low interest rates on mortgages and more confidence in the economy has driven many people to make improvements to their existing homes. As is

typical, the things homeowners are looking for in 2017 have evolved from years past. The following are some trends that are helping to steer the real estate market further.

- **Smaller homes:** Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures. However, Realtor.com reported in 2015 that new construction homes have already begun to shrink by 40 square feet. There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans, energy-efficient appliances and plenty of storage space.

- **Matte finishes:** stainless steel and luster have been popular for years. However, the next big thing is matte finishes on faucets, appliances and even in countertops. These less flashy finishes are prized for their warmth and elegance. While some high-end models with matte finishes have been



Houses are being constructed smaller, selling faster and getting smarter upgrades according to industry statistics.

available for several years, even less expensive models are now available.

- **Smarter technology:** Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient thermostats. Innovative technology includes toilets that can

autonomously stay clean and sanitized, refrigerators equipped with cameras so homeowners can see the contents inside and indoor food recyclers that can turn food waste into fertilizer.

Staying abreast of the ever-changing trends in home improvement and real estate can help consumers make the best choices.



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Benefits of Chamber membership can far outweigh the cost

BY VALERIE TUCKER
Correspondent

The Franklin County Chamber of Commerce has grown and flourished in the past year. The local economy continues to improve slowly but steadily. Small business with fewer than 10 employees are more secure about their projected growth and are looking for new ways to promote their products and services, according to Executive Director Trisha Mosher. She's seen membership grow by 15 percent since she started in January and she's determined to reach a 20 percent increase by December.

"I'm very confident I can hit that goal," she said. "I'm meeting with a lot of new business owners who don't realize how much we have to offer and how we can benefit them."

Joining the Chamber of Commerce might be a big step for those smaller businesses, Mosher acknowledges. Some might ask what the Chamber will do for them and she might turn that question back to them as a challenge. Business owners may worry that they'll have to join committees or take too much time away from work to attend meetings. Not so, Mosher reassures them.

"Some members join for the visibility or because their competitors have joined," she said. "If they come to a few events, they often decide to get a little more involved, but if they choose not to, that's OK, too."

Sometimes she finds business people who are so involved with their companies they haven't taken the time to get to know like-minded peers in their community. Membership can help with that, she said.

"I see membership as an opportunity to make new acquaintances, business associates and even new customers," she said. "Members get out whatever they put into their Chamber membership."

Fellow members can appreciate the tough job of being a business owner as few others can. The networking in the Business After Hours get-togethers can create opportunities that aren't measured in dollars and cents, she said.

Members who attend events, serve on committees and meet others outside their daily routines also can pick up some valuable skills that could translate to better relationships with employees and customers. While many local businesses can grow their businesses online, customers still like to



Valerie Tucker photo

Volunteers Joyce Parker, along with colleagues Joy Welch and Lana Caswell, (not visible, seated) greeted visitors at the Franklin County Chamber of Commerce booth at the annual Farmington Fair in September. They represent the Sandy River Center for Health Care, which is part of the national Genesis HealthCare network. Trisha Mosher, the Chamber's Executive Director, said these three volunteers are just a few of the members in an organization dedicated to supporting the area's businesses. Mosher anticipates 20 percent growth in the Chamber's new memberships in 2018.

meet business owners face-to-face. That's where the Chamber shines, Mosher said.

"Business is so much more than swapping money for goods and services," she said. "Participation is the true secret to Chamber membership benefits."

Businesses who socialize and have fun together also make more of an effort to support each other. Potential customers become potential friends and vice-versa. Business are also more likely to refer to each other if they meet and share common concerns and goals.

The Chamber offers a range of advertising

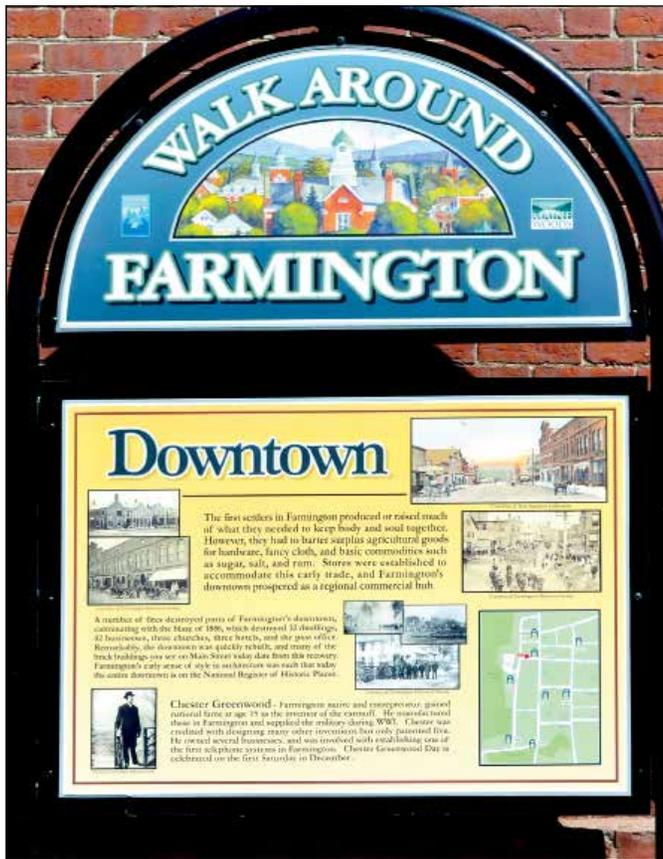
options and sponsorship packages. A business can sponsor entire programs or events that reach an audience beyond standard paid advertising options. Much of the Chamber's business promotions are free through social media, regular newsletters and printed materials.

The Chamber also publicizes member-related news to the community through their own networks and social media and serves as a representative business voice for local, state and federal issues. They are active participants in the goal to bring broadband access to Franklin County, along with other

issues that face a rural population. Chamber events include business training, networking, awards banquets, golf tournaments and community celebrations.

One of those events is the annual September Sugarloaf golf scramble with Seth Wescott. The funds support the David Robie Scholarship Program and the Level Field Fund for area students and athletes. The first Saturday of December is reserved for the beloved Chester Greenwood Day, with thousands crowding the downtown and area

More FRANKLIN CHAMBER,
PAGE 11



Contributed photo

In Farmington visitors can take self-guided walking tours of old neighborhoods in the National Historic District. The Historical Society's Titcomb House and Octagon House are located in downtown.

“I see membership as an opportunity to make new acquaintances, business associates and even new customers. Members get out whatever they put into their Chamber membership. Fellow members can appreciate the tough job of being a business owner as few others can.”

**TRISHA MOSHER, EXECUTIVE DIRECTOR
FRANKLIN COUNTY CHAMBER OF COMMERCE**

Franklin Chamber

CONTINUED FROM PAGE 10

businesses for a grand parade, contests, restaurant and store sales and music.

“Our members work hard and they like to play, too,” said Mosher.

The \$195 membership fee for businesses with fewer than 10 employees provides the small business owner with the chance to meet other members, provide service to local communities, and take advantage of the Chamber's advertising opportunities.

“That's what I call a bargain,” Mosher said.

The Chamber's fcNET networking partnerships have generated some specific and time-sensitive results for members. Origin USA in Farmington produces high-quality martial arts and athletic wear. Although

owner Peter Roberts bought and refurbished the complex industrial stitching equipment once used in the many Franklin County shoe shops, he found few professional stitchers trained to do the work he needed. Long-serving Chamber member, Glenn Kapiloff, also happens to be the Adult Education director for both the RSU 9 and RSU 58 school district. He and Spruce Mountain Adult Education, Coastal Enterprises Inc. and the Wilton Career Center offered an industrial stitching class at Roberts' facility. Massachusetts company LeBaron Bonney Co. produces auto interiors for antique car restorations and custom jobs. Their new location in Wilton will employ approximately 15 stitchers, so another industrial stitching class is planned for the fall.

For more information, visit franklincountymaine.org, email director@franklincountymaine.org or call 778-4215. Office hours are from 9 a.m.-2 p.m. on Monday, Tuesday, Thursday and Friday.

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Central Maine Growth Council chalks up another successful year

BY NANCY GALLAGHER
Correspondent

Growth in regional municipalities continues to spread concentrically outward from a Waterville Downtown District core, said Garvan Donegan, Central Maine Growth Council (CMGC) Director of Planning and Economic Development.

The City of Waterville's population continues a steady climb begun in 2010, reaching a 5.6% increase by 2017.

"We have an influx of people moving to the city, whether to start a family, start a business, continue or attain some education," says Donegan.

Daytime population is growing, reflecting a metropolitan service center hub, says Donegan. A 30% uptick in 2017 home sales made Waterville the state's hottest housing market. Retail sales are up. Three of the state's top 15 commercial sales occurred in Waterville.

"We're seeing increases in businesses, population, investment opportunities in both commercial and residential properties, and retail sales figures" leading to the expectation for a good 2018 going into 2019, says Donegan.

With significant leadership by Colby College and the Alford Foundation, over the past 24 months, in excess of \$65.5 million has been invested in downtown Waterville. The newly opened mixed-use Bill and Joan Alford Main Street Commons now houses 200 Colby students in a corner of Waterville's Concourse.

"It's absolutely wonderful to have these students living, studying and involved, per requirement, in civic engagement activities in the core downtown," says Donegan.

The Colby College purchase of the former Camden National Bank Building in the Downtown District has led to the bank's relocation in the Bill and Joan Alford Main Street Commons. A hotel will replace the demolished bank and Levine's Clothing Store.

In the past year 20 downtown properties have changed hands, thanks in part to investors from regional metropolitan hubs as well as second- and third-generation Waterville families, thus furthering downtown revitalization.

Donegan enjoys being a part of the palpable sense of pride in the downtown,

crediting that pride in part to its changing skyline and improved facades.

With the assistance of the Central Maine Growth Council, Waterville's first biotech company, GenoTyping Center of America (GTCA) recently located in the Hathaway Creative Center. Formed by former Jackson Laboratory employees, this startup brings world-class certification to Waterville, says Donegan.

Bricks Coworking & Innovation Space, Waterville's first incubator innovation space, introduces a potential hub for entrepreneurial activity, a transitional relocation space or a pristine shared office setting for a remote worker.

On a more fluid note, this spring two local families located the Waterville Brewing Company, Waterville's first local microbrewery, in the Hathaway Creative Center.

"Creating the conditions in which growth can occur," says Donegan, is economic development's *raison d'être*. He views partnering with Colby College to launch a free downtown Wi-Fi initiative as a tool to incentivize downtown activity. Think food truck or farmer's market as possible beneficiaries. A successful grant application to become an Opportunity Zone furnishes another tool. This program establishes federal tax benefits for private revitalization investment within a certain census track—in this instance Waterville's Downtown District.

Development of solar arrays over landfill sites in Fairfield and Waterville tick the energy sector box for CMGC, says Donegan.

The new Trafton Road I-95 interchange facilitated a long-sought development opportunity for land-strapped Waterville. A new 227,000-square-foot facility on Trafton Road is now at 100% occupancy, thanks to the exponential growth of F3MFG. This manufacturer of high-end aluminum truck and van bodies and racks is in the forefront of innovative change in truck construction, says Donegan. Their aluminum bodies are approximately "45% to 50% lighter than their steel counterparts, generating significant fuel consumption and maintenance benefits," says Donegan. F3MFG is ranked as the third-fastest growing company in Maine. They have achieved a 363% growth rate over three years. Employment grew from five to over 100 in less than 12 months, says Donegan.

This explosive growth prompted



"We're seeing increases in businesses, population, investment opportunities in both commercial and residential properties and retail sales figures" leading to the expectation for a good 2018 going into 2019.

**GARVAN DONEGAN, DIRECTOR OF PLANNING AND ECONOMIC DEVELOPMENT
CENTRAL MAINE GROWTH COUNCIL (CMGC)**



Staff photo by Michael G. Seamans

Samantha Burdick relaxes in one of the student lounges at the Bill & Joan Alford Main Street Commons building.

construction of a new, 120,000-square-foot facility next door as "another example of Waterville's historically rich manufacturing sector."

"It epitomizes the development that we are currently seeing and what we expect to see in the future on Trafton Road. It's mid-Maine's newest logistics precision manufacturing and transportation hub for the state," says Donegan.

Leads for potential new clients and opportunities, coming in at a strong pace. Propulsive, diverse downtown redevelopment. Expected additional restaurant openings. An uptick in Hathaway Creative Center leaseholders. Manufacturing

growing exponentially on Trafton Road. A hot residential and commercial real estate market. And helping this multi-category energy coalesce is a one-stop shop for economic development assistance—with the Mid-Maine Chamber of Commerce, Coastal Enterprises, Inc. (CEI) and the Maine Small Business Development Corporation (SBDC) branch office and CMGC all under one roof.

The Central Maine Growth Council is located at 50 Elm Street in Waterville in the Mid-Maine Chamber of Commerce building. Office hours are 8 a.m. - 5:00 p.m. Monday through Friday. Telephone is 680-7300, email is gdonegan@centralmaine.org and website is centralmaine.org.

When getting healthy is hard, Redington-Fairview Hospital can help

BY VALERIE TUCKER
Correspondent

Despite well-researched studies reporting that regular physical activity helps people sleep better, reduces symptoms of depression and anxiety, lowers the risk for heart attack or stroke and reduces the risk of dementia, many folks find it very challenging to sustain their fitness plan.

Redington-Fairview General Hospital's Fitness Task Force of health professionals and community volunteers has a plan to address that concern.

"Our mission is to support worksites, groups and individuals," said Jim Fortunato, TTS-C, RFGH's Community Health Educator and a member of the Fitness Task Force. "We offer choices around physical activity education, awareness of resources, skill building and sustainable, evidence-based physical activity initiatives."

"When we set specific and realistic goals, we are more likely to stay with a plan. It's human nature to get frustrated when we have a setback, but the process of making health changes is challenging for most of us."

JIM FORTUNATO, COMMUNITY HEALTH EDUCATOR REDINGTON-FAIRVIEW HOSPITAL

Employers value the health of employees, he said.

"Healthy employees are more productive, miss fewer days of work and are better prepared to manage the rigors and stress of the job," he said. "Our Fitness Task Force has gotten enthusiastic responses from area businesses."

The Task Force will launch its quarterly electronic newsletter in January 2019, when more people often make their New Year's

resolution to become healthier. Articles will include real stories of folks who have experienced success and overcome obstacles.

One of those Task Force members is Sheila Kinney, who retired in 2015 from Spectrum Generations as the Director of the Muskie Center in Waterville and the Somerset Center in Skowhegan. In April of this year, "I was diagnosed with diabetes," she said. "Although I've always known how important physical activity is, it suddenly took on a new meaning

and importance to me."

As a member of the Fitness Task Force, along with attending the hospital's Weigh to Go community weight-loss program, Kinney has made some important changes and is managing her diabetes without medication, through diet and exercise.

"I'm excited to be serving as a member of the Fitness Task Force and supporting members of the community in being more physically active as I work towards achieving the same goal" she said.

Participants also will learn about local opportunities to be active, about physical activity guidelines and ways to measure exercise intensity. The Fitness Task Force also will help with fitness challenges, both in the worksite and among other worksites. They include additional no-cost supports, including

More REDINGTON-FAIRVIEW,
PAGE 15

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Big plans for Skowhegan are in the works

BY SUSAN VARNEY

Correspondent

Roads and public safety, water lines and sewer lines, bridges and festivals, parks and Langlais art, high school murals and selectman's meetings - these are just a few of the things on the minds of people in Skowhegan.

And at the heart of it all is Town Manager Christine Almond. She has roots in Maine but grew up in Virginia.

"A flat lander," she said.

"No," I said. "Virginia isn't flat."

A lot of people from Skowhegan think so. Ahhh.

"I'm not as young as I look," she said. Married with three children, one daughter out of college working for the state, one daughter starting college, and a son in high school. She is married to Joe Almond, a carpenter who helped on the Langlais Indian restoration.

She has been town manager for four years. After working in finance and human resources since 2007, she was hired by the Board of Selectmen as Town Manager.

Almond is available and passionate about what she does.

"It's service to people as well as the necessities like roads and sewers, public safety. It's service and good works."

The work can be transformative for the town. Almond feels the whitewater facility downtown for outdoor recreation on the Kennebec could make a huge difference for the town as kayakers and stand up paddle boarders (SUPs) would be drawn to the area - perhaps on their way to the bigger whitewater further up the Kennebec. Perhaps just to play and learn "They would be passing through town anyway," she says.

Things have been in the dreaming stage for 12 years and are now in the early planning stage. There are three whitewater features to be added, parking and free access to the river, river trails to be expanded and improved and facilities for spectators and paddler support. It means working with land owners, and of course FERC requirements to be met. And fundraising. The town has



**KRISTINA CANNON
MAIN STREET SKOWHEGAN**

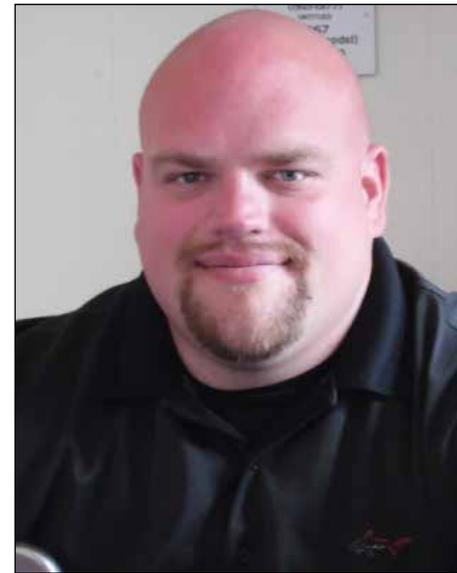
committed \$1.4 million to the project but that is just part of what is needed.

The whitewater corridor would begin below the dam about where The Old Mill Pub would have an excellent view, and continue to the eddy where the river bends on its journey south.

Almond and others including Main Street's Kristina Cannon have traveled to Salida, Colorado to investigate their downtown facility and learn about their whitewater festival. "There is a lot of potential for growth," she stated.

There is also a great deal of positive energy in town. The New Balance "Spark Start" community service project is one. The company shut down for two days while employees volunteered at schools and Community Center, planted trees, worked in community gardens and more.

A 2013 Bond approved, \$11.88 million sewer project clean-up and in 2019 a master plan up-date will meet DEP requirements. This means up-grading the Sewage Treatment Plant so the sewer and storm drains will be secured against mixing and



**JASON GAYNE
SKOWHEGAN AREA CHAMBER**

sending sewage into the river. A recent project unearthed an 1850 section of hemlock pipe which will eventually be on display for all to see.

A new Public Safety Building is in the works to combine the police station, now in the basement of the Municipal Building, and the fire station. The fire station has outgrown its aging building on the island.

"Fire trucks are getting bigger and won't fit in the old station. It's in the flood zone and the foundation is deteriorating," said Almond. It looks like the new facility will be on the East Madison Road.

There is a lot going on in Skowhegan on the business front according to Jason Gayne at the Skowhegan Chamber of Commerce.

"We've wrapped up a busy summer with a Brewfest and Riverfest and we held a Candidates Forum on Oct. 11 before the election."

There will be a Halloween Parade downtown, a Haunted Hayride and a Trunk or Treat event (People come with their car trunks filled with Halloween goodies) at the mall parking area behind the Pizza Hut on



**CHRISTINE ALMOND
SKOWHEGAN TOWN MANAGER**

Madison Ave. After the election there will be the annual awards banquet for the Chamber, then on to Holiday promotions including the Holiday Stroll downtown, a marshmallow roast and welcoming Santa Claus and related activities.

There are also a couple of ribbon cuttings coming up; one for the branch office of the Children Center Early Intervention & Family Support opening next to The Heritage House on Madison Ave. The center deals with support and growth of children on the autism spectrum. The other opening is Angelo's Pizzeria at 60 Waterville Road near New Balance, owned by a couple of veterans.

The Skowhegan State Fair facility brings in many events year round as well as the fair, from bread making, to horse events, antique cars and more. The Bernard Langlais sculpture around town, the Farmer's Market and many businesses and community members work to make Skowhegan the place to be.

Check out the Skowhegan area website for more details: skowheganareachamber.com/my-calendar.

Redington-Fairview

CONTINUED FROM PAGE 13

posters and booklets that allow employees to record their own personal fitness plan and presentations on physical activity.

“When we set specific and realistic goals, we are more likely to stay with a plan,” Fortunato said. “It’s human nature to get frustrated when we have a setback, but the process of making health changes is challenging for most of us.”

Patience is the key, Fortunato said.

“When we are patient with ourselves, we are more likely to keep trying and not give up,” he said.

To see if the Fitness Task Force could be a support for a worksite, group or an individual, contact Fortunato at 858-2318 or e-mail jfortunato@rfgh.net.

Redington-Fairview General Hospital in Skowhegan is an independent community hospital. RFGH has provided quality, comprehensive health services to the residents of Somerset County since 1952. A member of the Maine Hospital Association, RFGH offers inpatient and outpatient services in

many specialties, has a network of community-based primary care and pediatric physicians and provides 24-hour emergency medical services. For more information, visit rfgh.net or call 474-5121.

Contributed photo

The Redington-Fairview General Hospital’s Fitness Task Force will launch a quarterly e-newsletter in January 2019 with articles on the health benefits of being active, real stories of folks who have experienced success and overcome obstacles and information on local opportunities to be active. “The region offers many beautiful places to walk, and walking together with a friend helps to hold us accountable and stay on track,” said Jim Fortunato, TTS-C, RFGH’s Community Health Educator and a member of the Fitness Task Force. Two walkers who regularly enjoy the spectacular views of the Kennebec River Gorge are Barbara Saxton, left, and Pauline Champagne. The Skowhegan River Walk in Debe Park is a great place to complete an easy one-mile round-trip excursion, according to Fortunato.





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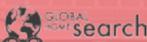


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“It’s tough being by yourself every day as a remote worker. Here (at Bricks) there are a lot of other people just like me.”

**R.J. ANZELC, FOUNDER AND OWNER,
BRICKS COWORKING & INNOVATION SPACE**

Staff photos

Bricks members have a dedicated ergonomic sit-stand desk, file cabinet, high-speed wireless internet, printing, scanning, copying, 24/7 secure access a conference room.



Co-working has many advantages

Better than a coffee shop or home office

BY TERRI HIBBARD
Correspondent

Working at home was a dream. No more commutes. No more having to dress like a professional. It was all good. Or was it?

Some workers who connect only with their colleagues on laptops or smart phones began to miss the personal contact. Some of them found that a home office is too prone to distractions. Some wanted a working place that was more professional—although not corporate style.

Thus began the co-working concept that has taken off around the country and is growing in Maine.

In Waterville, Bricks Coworking & Innovation Space opened in the Hathaway Creative Center in June and owner R.J. Anzelc found he was not alone in his need for a certain kind of working space.

Anzelc, a Skowhegan native and a senior technology consultant for a Boston firm, wanted a comfortable place to work that was not his home, a coffee shop or a big lonely office. That’s when he decided to join the co-working movement and founded Bricks.

“It’s tough being by yourself every day as a remote worker. Here (at Bricks) there are a lot of other people just like me,” he said. Often times having lunch with others or drinks after work (Waterville Brewing Company is across the hall) fosters a comfortable camaraderie. Events hosted at Bricks, such as the monthly Central Maine Tech Night, are regularly attended by members, and Anzelc expects the event offerings to grow as the membership grows.

There are eight Bricks members so far including tech workers, a nonprofit, a lawyer (in one of the private offices) and there is room for more. Members have a dedicated ergonomic

sit-stand desk, file cabinet, high-speed wireless internet, printing, scanning, copying, 24/7 secure access and a conference room.

Dedicated desk members pay \$250 per month and private office members pay \$450. These members also have access to an on-site private gym within Hathaway Creative Center. A floating desk is \$150 per month, said Anzelc, “with most amenities, just no permanent spot or file cabinet. I compare it to a coffee shop—come in and grab a seat wherever you want each day.”

The demand for use of the conference room by non-members came as a surprise, Anzelc said.

“Locally there are good meeting spaces for conferences or larger crowds,” but facilities for less than 10 are apparently not as common. “For example, professionals come up from Portland and want to meet with a client for an afternoon; our conference room works well for that.”

Cost is \$20 per hour for non-members.

Another benefit not in the original plan is a phone room.

“It’s a small office where you can make calls and be more private. I didn’t have it at the start, but pretty much everybody needed or wanted that.”

Prior to the establishment of Bricks, the Central Maine Growth Council used the space to host Central Maine Tech Nights each month, open to all who are interested in ways to continue the growth of business in the greater Waterville area. These meetings will continue, Anzelc said.

To learn more about Bricks Coworking & Innovation Space, go to brickscoworking.com or call 553-3110.

In Gardiner, a co-working space, CoLab is doing “really well,” according to Melinda Hahn, program coordinator at Gardiner Main Street.

“Currently there are two private office users, Grow Smart Maine and artist-in-residence, Robert Saunders. Also, there are two desk members with space that is their own, one who runs an online retail business and the other has a nutrition program.”

Desk rental means that users can keep file cabinets, computers and other business needs onsite. They can meet with clients here rather than in their homes for a more professional atmosphere. Basement space is also available for product storage.

Other users are called floating desk members who can use the conference space for up to 15 hours per month to meet with clients or collaborators. A local Girl Scout troop also uses the conference space.

Memberships start at \$50 per month for floating desk memberships; dedicated desk spaces are currently \$120 per month and private office space varies in price, although there are currently no private office spaces available, Hahn said. There are openings for floating desk members.

The conference room cost for non-members is \$10 per hour with a four-hour minimum.

“It’s in really high demand,” Hahn said, particularly because the space is conveniently located to I-295 and I-95.

“It’s a great middle ground between Bangor, Portland and Belfast,” Hahn said. Beyond that, she said, the location with a river view is downtown and handy to local businesses so users can easily go out for lunch or hit a pub after work.

“Gardiner Main Street is a nonprofit and we do a lot for the downtown,” said Hahn. “By being a member of CoLab, you also support the community. That’s unique to us.”

CoLab helps offset the cost of owning the building that houses Gardiner Main Street as well as other programs that enhance the town,

such as holiday decorations, celebrations and landscape improvements.

For more information, call Gardiner Main Street 582-3100.

In Augusta, although it may not exactly fit the co-working concept, Will Guerrette says the space he supervises serves a similar purpose. In 9,000 square feet, he currently has 20 individual offices that are 150 to 200 square feet. They share one large and one small conference space, a kitchenette, Wi-Fi, restrooms and even a small fitness room.

When the Guerrette family—who owns two businesses in the Riverview Terrace building at 227 Water Street—relocated, a large downtown space opened up.

“We were thinking of ways to re-purpose the space,” Guerrette said, and although the co-working concept of individual desk rentals was the first thought, “that never materialized. I’d welcome that to happen, but there’s not much of a market for it here. We have no real co-working tenants to speak of.”

But, as with co-working spaces, the advantage of this plan is flexibility, Guerrette said.

“The mobility of it, plug and play, with common areas already set up. If you’re sick of working at home but don’t want to sign a long-term lease, there is lots of flexibility. No start-up costs and no long-term lease, it’s month-to-month here.”

If a business doesn’t work out, he said, or it outgrows a small space and needs a second office, change is convenient. Guerrette said he can also custom design a space if needed.

Offices are \$300 per month, larger or riverside spaces may be more. It’s also possible to rent only a conference space with price depending on length of time it’s needed. For more information, call 629-7070.

Making history at the Mid-Maine Chamber of Commerce

BY NANCY GALLAGHER
Correspondent

Into today's atmosphere of fractious tell-all books comes "Water Village," author Earl Smith's refreshingly even-handed narrative of Waterville's history, and "how the business community played such a vital role in shaping the direction of the community," said Mid-Maine Chamber of Commerce President and CEO, Kimberly Lindlof. Spanning a timeline from the original Native American influences to present-day activity, the book illustrates the deep interconnectivity between community leadership and Colby College leadership, says Lindlof. Smith also details how a century of Waterville Rotary Club projects have helped to shape the Waterville of today.

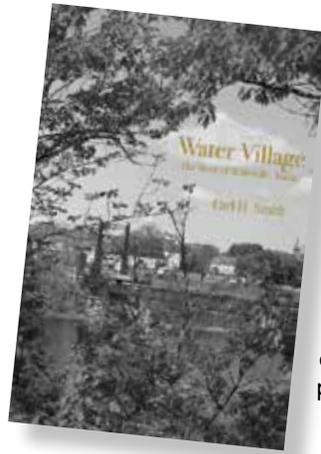
While Waterville's native sons and proven leaders in the region are the book's central focus, Winslow, Oakland and Fairfield also earn mentions.

Waterville's last history was written in the early 20th century. "Water Village" briefly touches on the city's earliest history, then deepens its focus when reviewing the past 100 years.

As the recipient of an ongoing barrage of when-did-this-happen-type questions from various board members and city leaders, Lindlof saw a need for an authoritative, carefully-researched history to answer them. What began as a small project authoring a history of the Mid-Maine Chamber of Commerce morphed into the history of Waterville entitled "Water Village."

"You can't really talk about the business community without talking about how it shaped Waterville to get it where it is today and how it shaped leadership – you can't talk about one without the other," says Lindlof.

A book launch for "Water Village" begins with a social hour at 5:30 p.m. Thursday, November 15 in Waterville City Hall. The event moves upstairs into the Waterville Opera House at around 6 p.m., when author Earl Smith will discuss the book's creation and read selected passages as photographs of Waterville scroll onscreen in the background. Copies of "Water Village" will be on sale, and Smith will be available to autograph purchased copies of the book. The book will also be on sale at the Mid-Maine Chamber office. Call or email the Chamber to pre-order. Online payment is available with online



From Native Americans to native sons, "Water Village," by Earl Smith, details a century of Waterville history from a business community perspective.

orders. (See contact information below.) Copies may also be purchased at Waterville's Historical Society, the Children's Book Cellar and Common Street Arts.

Chamber literacy programs

The Chamber recognizes the profound impact encouraging childhood literacy can have on lifetime learning and on an educated future workforce. About six years ago, after reviewing measures of growth promulgated annually by the Maine Development Foundation, the Chamber began a concerted effort to "move the needle on literacy" as tested in the third and fourth grade level, by further deepening its strong relationship with the area's education community. This commitment takes a range of forms.

As part of the Chamber's Childhood Literacy Initiative and Future Workforce Development effort, kids visiting Kringleville during the Christmas season will receive a book from Santa.

The Chamber also continues to promote school participation and to reward perfection. They again partnered with The Albert Hall School, Waterville Rotary Club and Bangor Savings Bank to acknowledge perfect attendance by 18 students, who each received a \$300 gift pack filled with dozens of items, including a Kindle, gift certificates, entry passes, tote bags, a book and more in recognition of their efforts.

The Mid-Maine Chamber of Commerce is located at 50 Elm Street in Waterville. Business hours are 8 a.m. - 5 p.m. Monday through Friday. Telephone is 873-3315, fax is 877-0087 and the website is midmainechamber.com. Email is customerservice@midmainechamber.com. Additional information is also available on Facebook.

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STEAM Engine Education makes learning fun

Offers real-world experiences

BY WANDA CURTIS
Correspondent

Today's educators are finding that learning can take place in a variety of settings and not just in the traditional classroom. Former Messalonskee Middle School teacher Allison Cooke recently opened her own educational facility to provide area youth with an opportunity to learn and explore outside the classroom.

"Many children have questions about how the world around them works, but they often lack the opportunity to search out the answers to those questions for themselves within the traditional school setting," Cooke said.

Last fall, Cooke opened the business STEAM Engine Education at 54 Main Street in Oakland to provide youth from kindergarten through grade 12 with an opportunity to explore and learn more about STEAM subjects—science, technology, engineering, arts and math. She tutors many home-schoolers during the day and works with public school students after school and on Saturdays. She will also work with students by special appointment.

Cooke said that she taught in the Bronx and in Harlem schools before moving to Maine. Then she taught math and science at Messalonskee Middle School for five years. She said that she's always loved working with children—and starting her own business, in which she can encourage children to creatively explore, is a dream come true.

"When I worked in New York, I was a science teacher leader," said Cooke. "I taught science teachers how to teach children to do inquiry science. The kids chose a topic, posed a question, and then gathered evidence so that they could answer their own question."

At STEAM Engine Education, Cooke said that children also are encouraged to investigate. She said that she works with young people to hone their questions into one for which they can collect data. The data is collected in person for primary research, using other sources for secondary research, or using field studies of the natural world.

According to Cooke, after children collect their data, they will be taught how to interpret it and use that information to answer their own question. Cooke said that she assists youth to create a presentation to share the results of their investigation with the rest of the world.

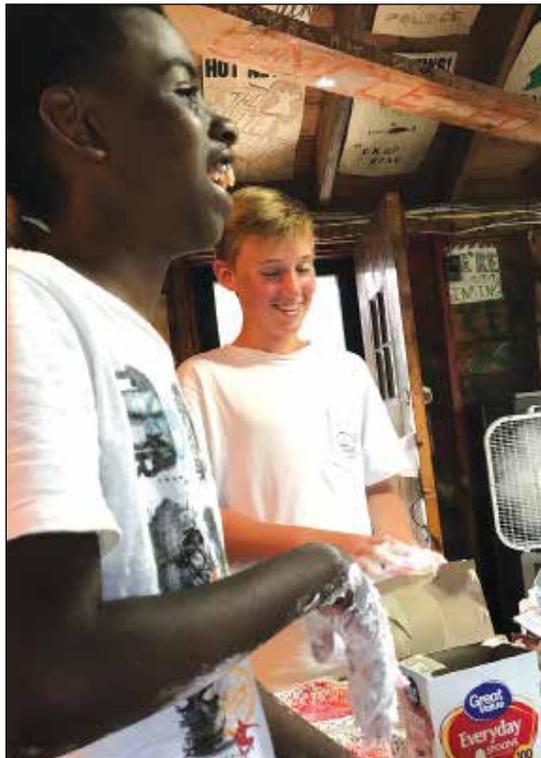
"They can even use it to enter the state science fair," Cooke said.

Young people who enroll in STEAM Engine Education programs learn while they play and learn through their play. They may build houses together or play games on teams that teaches them how to collaborate or cooperate with others. They also learn creative and artistic expression and problem-solving skills through the various activities in which they engage.

In addition to the learning opportunities offered throughout the school year, STEAM Engine Education also offers day camp experiences at the same location. Cooke said they recently

"I have a special affinity for students who have difficulty learning in a traditional classroom setting."

ALLISON COOKE, STEAMENGINE EDUCATION



Contributed photos

During art camp, students had the opportunity to explore new styles of art and investigate new media each day. They had the opportunity to engage in drawing, painting and making sculptures.

had a one-week camp entitled "Things That Move," which they plan to continue into the fall. She said that students learned about planes, trains, automobiles, boats and flying machines. She said they played with Hot Wheels® on Hot Wheels® tracks. They also made paper rockets and spinning tops.

A second day camp in which students participated this past summer was entitled "Science You Can't Do In School." They conducted supervised experiments with small fires and explosions. They also learned about dissecting animals.

At another day camp, students learned about forests, fields, streams and ponds. Cooke said students visited streams and ponds to see what creatures lived there and what the environment was like. They also learned about testing the water and the soil.

During art camp, students had the opportunity to explore new styles of art and investigate new media each day. They

had the opportunity to engage in drawing, painting and making sculptures.

Cooke, who has twin 16-year olds, said that she really enjoys working with youth of any age. Her twins help with the business and her mother—who moved with the family from New York—also helps.

"I really, really like working with kids and having a good time with them," Cooke said. "I have a special affinity for students who have difficulty learning in a traditional classroom setting."

In addition to the tutoring and teaching services, Cooke and her family operate a small retail store at the same location. They sell games, books and science kits that children can use to participate in science activities at home.

For more information about STEAM Engine Education, see www.facebook.com/steamengineeducation or steamengineeducation.com or call 250-8722.

The role of CEI: Growing sustainable enterprises in rural Maine

BY NANCY GALLAGHER
Correspondent

Allison Watson, business advisor for Small Business Development Center (SBDC) joined the Waterville Coastal Enterprise, Inc. (CEI) office in April 2018.

Her resumé cites a background in high school business and computer instruction, in the utility industry, and a stint as CFO and senior director of operations at a small nonprofit whose workforce nearly doubled under her management.

Watson self-describes as a teacher at heart. Her goal is to “help talented, ambitious entrepreneurs and small business owners learn what they need to know to be successful.”

Watson has recently advised clients considering area startups in construction, manufacturing, auto repair, technology, retail, health care, crafts, daycare, pet care and cleaning services sectors. She has worked with Farms for Maine’s Future and advised clients in spe-



SBDC BUSINESS ADVISOR
ALLISON WATSON,
MANAGER
WATERVILLE CEI OFFICE

keeping accurate financial records and then using them to make solid business decisions, are an example, she said.

Why do small businesses fail? The No. 1

reason is cash flow problems—responsible for 82 percent of small business failures. “Understanding the difference between cash flow and profit is essential,” Watson said.

Clients are evenly divided by gender, says Watson. Regarding common challenges to starting a business, “the biggest challenge I see is for people to understand the financial aspects of running their business,” Watson said. Vital skills, such as

researching and analyzing a market’s viability and/or a cost-effective way to reach it. The SBDC has databases and demographic research available to assist with this.

Watson advises clients to “be clear about why they want to be an entrepreneur, what the commitment is, what they want out of it, what they need out of it and what is it going to take to get there. What’s the opportunity for you and what’s the impact on your family?”

From inspiration to realization, the SBDC has the tools, guidance and access to resources to help individuals plan and follow their wisest path. At least one client recently has made the successful leap from a sideline to a career change when the right opportunity arose, and Watson continues working with

this individual through subsequent phases of the business.

Transitioning from a sideline business while otherwise employed is on the minds of several of Watson’s clients. Helping with a business plan, determining viability, accessing financing if needed, working through challenges, evaluating sustainability, considering expansion and eventually designing an exit strategy lie within the continuum of Watson’s business life cycle services.

“Our goal is to help entrepreneurs and small business people (learn) what they need to know to manage their business and make these decisions themselves,” Watson said.

CEI is located in the Mid-Maine Chamber of Commerce building at 50 Elm Street, Waterville. Business hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. Telephone is 319-4316. Email is allison.watson@cei-maine.org. The CEI website is www.ceimaine.org. The SBDC website is www.mainesbdc.org.

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Local hospitals embrace a name change and all the benefits that come with it

BY WANDA CURTIS
Correspondent

Eastern Maine Healthcare Systems (EMHS) and its member organizations recently experienced a name change. As of October 2018, EMHS changed its name to Northern Light Health. Two local member organizations also changed their name. Inland Hospital in Waterville is now Northern Light Inland Hospital and Sebasticook Valley Health in Pittsfield became Northern Light Sebasticook Valley Hospital.

The new name, Northern Light Inland Hospital, reflects a key step in the system's evolution from individual locations with a regional focus to an integrated health delivery organization with coordinated statewide offering, according to John Dalton, president of the newly-named hospital.

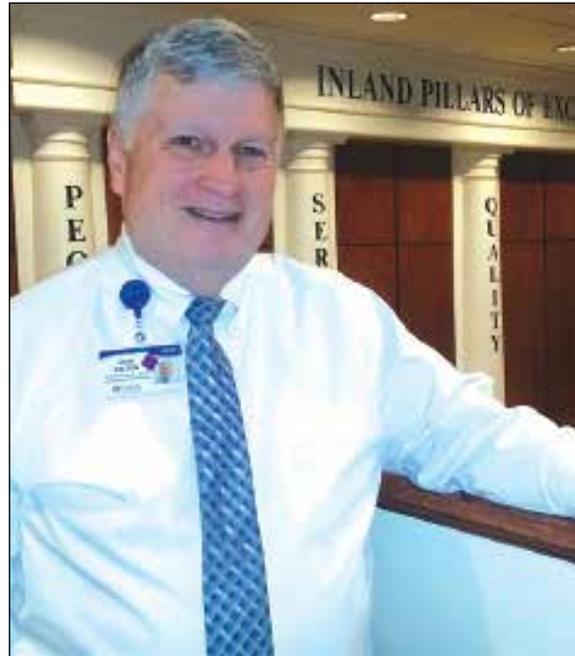
"We are very excited to be Northern Light Health," said Dalton, who is also a senior vice president of Northern Light Health.

"It's representative of how we've grown beyond the name 'Eastern Maine' and how we see ourselves now and into the future. We are a truly integrated health delivery system and the new name is a wonderful visual connection for all the system members and the communities we serve."

Dalton continued, "We have more than 12,000 employees in nine hospitals and other health entities across the state of Maine - from Presque Isle to Portland and everywhere in between. From our advanced medical center, Northern Light EMMC in Bangor, to Northern Light Acadia Hospital, our system's psychiatric hospital, to great community hospitals like Inland and Sebasticook Valley Hospital, to home health and hospice, we have the widest reach across the state."

Community Relations Director at Northern Light Inland Hospital Sara Barry said Inland leaders recognize that it will be a transition for people to hear and see the new name and learn more about Northern Light Health.

"We want our patients and communities to know that we are the same skilled, friendly people who care for them, now we have a new name that ties us together as one system, one team serving Maine people," said Barry. "A statewide marketing campaign



"We are very excited to be Northern Light Health. It's representative of how we've grown beyond the name 'Eastern Maine' and how we see ourselves now and into the future. We are a truly integrated health delivery system and the new name is a wonderful visual connection for all the system members and the communities we serve."

**JOHN DALTON, PRESIDENT, NORTHERN LIGHT INLAND HOSPITAL
AND SENIOR VICE PRESIDENT OF NORTHERN LIGHT HEALTH**



Workers install the new sign with the new logo and name at Northern Light Inland Hospital on Kennedy Memorial Drive in Waterville. *Contributed photo*



“It (Electronic medical record) allows patients to see most parts of their chart. It also allows patients and our Institution to communicate by email. These features have many advantages for our patients including: access at a time convenient to them, increased transparency, alternative communication to using the phone.”

**DR. GAVIN DUCKER, VICE PRESIDENT
OF MEDICAL AFFAIRS
NORTHERN LIGHT INLAND HOSPITAL**

Northern Light

CONTINUED FROM PAGE 20

is underway to share more about the new name and brand.”

Dalton explained that the changes are about more than a new name. He said that their work is to enhance patient care and the patient experience at all Northern Light Health locations – with the idea of making health care work for everyone in Maine.

Vice President of Medical Affairs at Inland Dr. Gavin Ducker said that the new electronic health record will benefit patients who receive care through the Northern Light Health system. He said that because every healthcare professional within the system will be able to access each patient’s entire medical record, patients will be able to enter the system at any point (a primary care office, an urgent care clinic, a specialist’s office, or elsewhere) and get consistent practice and the same evidence-based treatment at all locations. He said that patients should be able to move from practice to practice within the system “seamlessly.”

“Health care providers will have instant access to what surgeries a person has had before or where a person is in the referral process,” said Ducker.

According to Ducker, the new electronic medical records can also benefit patients in other ways. He said that the computer can help to prevent errors by bringing to health care professionals’ attention when two drugs might interact. He said there are also computer programs in which data is gathered in the computer and alerts are sent out to health care professionals when there might be a case of sepsis.

“The earlier that diagnosis is made, the better the success rates in treating it,” Ducker said.

Another benefit of electronic medical records is that patients are able to access their health information through a patient portal. Ducker

said that the new patient portal is a real upgrade to their current one because it’s easier to log in and more intuitive.

“It allows patients to see most parts of their chart,” said Ducker. “It also allows patients and our Institution to communicate by email. These features have many advantages for our patients including: access at a time convenient to them, increased transparency, alternative communication to using the phone. The challenge is that with our aging population and patchy network in Maine it may not be readily accessible to those who most need it—elderly and isolated patients.”

Regarding specialty services, Ducker said that because Inland is part of the Northern Light Health system, they’re able to offer their patients services at their specialty clinics that wouldn’t otherwise be available in Waterville. When Inland first became a part of EMHS, he said, some people had the misconception that patients would have to travel to Bangor for care. He said that while some patients may need to travel to Bangor for more complex surgeries or procedures, many healthcare needs can be addressed right at Inland’s specialty clinics in Waterville.

Services currently provided at Inland by EMMC providers include vascular surgery, subspecialty pediatrics, neurology, cardiology, psychiatry and treatment for anemia. Ducker said that social workers and a psychiatrically-trained nurse practitioner affiliated with Acadia Hospital are also integrated into their primary care offices.

Northern Light Health’s nine hospitals across Maine include: Northern Light Acadia Hospital in Bangor; Northern Light Blue Hill Hospital in Blue Hill; Northern Light CA Dean Hospital in Greenville; Northern Light Eastern Maine Medical Center in Bangor; Northern Light Inland Hospital in Waterville; Northern Light Maine Coast Hospital in Ellsworth; Northern Light Mercy Hospital in Portland; Northern Light Sebecook Valley Hospital in Pittsfield; Northern Light AR Gould Hospital (formerly the Aroostook Medical Center) in Presque Isle. The complete list can be viewed at northernlighthealth.org.

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Grapes and grains: The business of owning a brewery or winery

Being independent has its rewards

BY KATE CONE
Correspondent

Monday morning blues: the slow slog to the office, pushing the “on” button to the computer, taking that first phone call, facing the hundreds of emails that have mysteriously sprung up over the weekend.

Then there’s Friday morning, being the first one to tweet “TGIF” to your hundreds of fellow humans who also celebrate the end of the work week.

Is being your own boss the answer to the workplace doldrums? You’ve brewed up some beer or made wine over the weekend. Everyone says it’s great, that you should have a brewery or winery. Why not take the leap and open your own business?

That’s just what Bruce Olson of Tree Spirits and Eric Willett of Waterville Brewing Company did. How did it go?

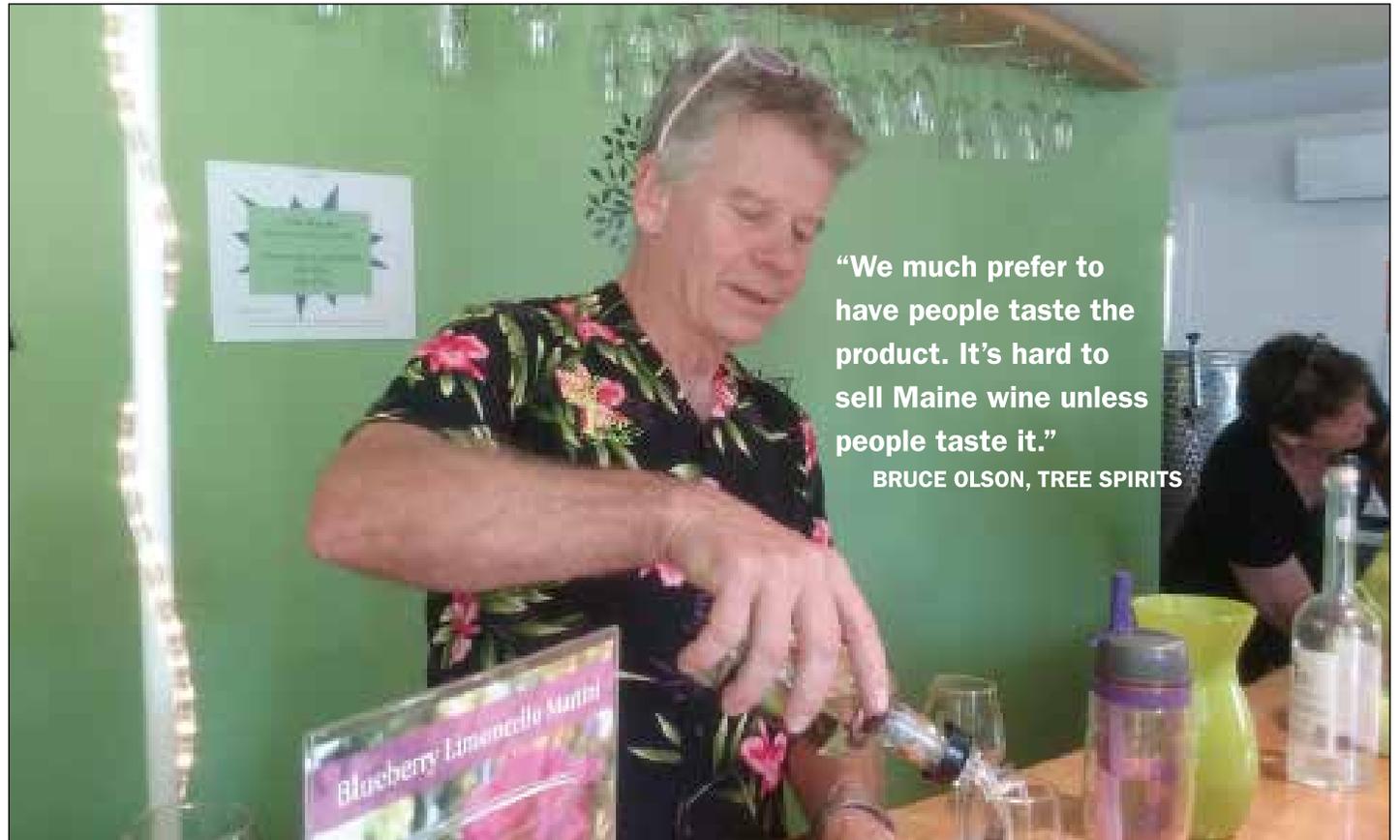
“When our nightly bottle of wine went from five dollars to 10 dollars, my wife, Karen Heck, handed me an article about making wine at home. So that’s what we did. I drove to Boston to pick up grapes, got a crusher and destemmer and set about winemaking for fun for about 15 years,” Olson recalled.

“Then I realized how much energy was being spent on transporting those grapes from California to Boston, the gas I was using to drive back and forth ... we decided to look for another source of sugar,” he said. “We eventually decided on maple and apple products. I had a partner when we first started Tree Spirits in 2010. I bought him out and my wife, Karen, and I are now the owners.”

The business of alcohol is notorious for intricate licensing requirements that can take months, even years, to complete.

“I don’t think it’s all that bad,” said Olson. “My partner said it was death by 1,000 paper cuts. The Federal permitting, back in 2009 when we began the paperwork, had to be done sequentially, one thing had to be finished or produced, then the next thing. It took nine months to get it all done. It wasn’t expensive; it was just a long process.”

“For instance, we had to show that we actually had the equipment (distiller) before we could go so far. By the time we got the permit in six to nine months, we had spent \$50,000 - \$75,000 right off the bat. It was money you were going to spend anyway, but you couldn’t be in production until you got your permit. Some people give up. If you were willing to put in the time, you could get the permitting.”



“We much prefer to have people taste the product. It’s hard to sell Maine wine unless people taste it.”

BRUCE OLSON, TREE SPIRITS

Bruce Olson of Tree Spirits pours wine at Open Winery Day on September 15, 2018.

Photo by Kate Cone

There are different business models for wineries, and Olson made a decision to stay small and to have a tasting room in the building.

“We hired Keith Bodine, the owner of Sweetgrass Farm and Distillery in Union, to be a consultant for us,” Olson said. “We had looked at the paperwork and wanted to talk to someone who had gone through it and could guide us. It looked impossible. Hiring a consultant to get us through the permitting process was the smartest thing we did.”

“Bodine also told us that he made 85 percent of his money from what he sold in the tasting room, so we followed that model.”

Tasting rooms are important for another reason; it’s easier to educate people about the product.

“We much prefer to have people taste the product. It’s hard to sell Maine wine unless people taste it. That’s the difference between wine and

beer and spirits. It’s very hard to convince people that you can make good quality wine in Maine,” Olson said. “It doesn’t fit their notion of what wineries are. People come in, taste it then say, ‘I’m surprised it’s really good.’ Often they come in to taste the absinthe, then buy the other products: wine, apple brandy and limoncello.”

Regarding the mysterious absinthe, which was legalized in 2007, Olson said, “I wrote a paper about absinthe when I was a freshman in college. It was mentioned in something I read and I was interested in it.”

Absinthe is made with wormwood, which is said to be a hallucinogen, but you would have to drink a lot of it to get that result, according to Olson. It is high-alcohol, so you want to stay with small quantities. The banning of it was a political thing with the wine industry, he said. Absinthe was

cutting into the wine market because wine got expensive.

“It fits with our business model, because we can’t make a lot of anything. It’s a limited market for absinthe. It’s kind of cool,” he said. “Even in cocktails, the quantity is small. It works for us. We sell all that we make, which is 100 gallons a year. It brings people in.”

Since opening in 2010, Tree Spirits has consistently won prestigious awards for its products, which include apple, pear, and maple picnic and sparkling wines and brandies, a maple port called Maple Storm, two brandy-based drinks called subLimes — Pear and Pom, Absinthe and Limoncello.

More **BREWERY**,
PAGE 23

Brewery

CONTINUED FROM PAGE 22

Eric Willett was polishing fermenting tanks at Waterville Brewing Company (WBC) on a recent Sunday morning, but was eager to talk about the brewery's progress since opening in the spring of 2018. With more than 99 breweries in Maine as of this year, and an economic impact of \$476 million a year, WBC is one of the newest and the first along the banks of the Kennebec in the decades since the repeal of Prohibition.

"People are coming in and liking the beer," Willett said of the several styles of brews he and partner Ryan Flaherty, both natives of Winslow, make at their facility at the former Hathaway Mill.

"We even have one named for the Hathaway shirt model, the man with the eye patch in the poster in the lobby of the mill. The man was said to have a steely eye," Willett said smiling, "so we made a Steely-eye Oatmeal Stout."

Willett acknowledges that as a member of the U.S. Air National Guard, he could be called up and deployed at any time.

Did that prevent the bank from investing in them?

"Bangor Savings Bank was very supportive of my service," he said, "and they wanted to know what

we had in place to run the business in the event that happened."

In fact, Willett did get called up and is back from a stint in Kuwait.

"My partner and our wives and families have been so supportive," he said. "They jump in and help whenever we need it, manning the tasting room or any other task that needs doing."

The tasting room is also crucial to craft breweries, especially when they can't or choose not to package and distribute the beer in bottles or cans.

At Waterville Brewing Company, long wooden tables occupy the space next to the glass-walled brewery, like tavern tables in English pubs. The space is industrial, in keeping with a trend in which customers can smell the aroma of beer being brewed.

For food, Willett encourages people to order food to be delivered there or bring their own. Occasionally a wandering food truck may be outside for just that purpose.

Owning your own business might just be the cure for the Monday morning blues. The general consensus for people with a passion for the industry is that you'll work three times longer and harder than at a "day job," but you'll feel more independent and you might just make a living at it.



Photos by Kate Cone

Eric Willett lines up a flight of Waterville Brewing Company's brews.



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U.S. unemployment at 49-year low; just 134,000 jobs added in September

Average hourly pay increased just 2.8 percent last year

BY CHRISTOPHER RUGABER
Associated Press

U.S. employers added just 134,000 jobs in September, the fewest in a year, though the figure was likely lowered by Hurricane Florence, while the unemployment rate fell to 3.7 percent, the lowest level since 1969.

Hurricane Florence struck North and South Carolina in the middle of September and closed thousands of businesses. A category that includes restaurants, hotels and casinos lost jobs for the first time since last September, when Hurricane Harvey had a similar effect.

Even with unemployment now at a historic low, average hourly pay increased just 2.8 percent from a year earlier in September, one tick below the yearly gain in August.

September extended the longest streak of hiring on record, with millions of Americans having gone

back to work since the Great Recession. Healthy consumer and business spending has been fueling brisk economic growth and emboldening employers to continue hiring. The September gain extended an 8 1/2-year streak of monthly job growth.

Consumers, business executives and most economists remain optimistic. Measures of consumer confidence are at or near their highest levels in 18 years. Retailers have begun scrambling to hire enough workers for what's expected to be a robust holiday shopping season. A survey of service-sector firms, including banks, hotels and health care providers, found that they are expanding at their fastest pace in a decade.

Americans have continued spending steadily and appear to be in generally stable financial shape. Households are saving nearly 7 percent of their incomes – more than twice the savings rate before the recession. That trend suggests that a brighter

economic outlook hasn't caused consumers to recklessly build up unsustainable debt.

During the April-June quarter, the U.S. economy expanded at a 4.2 percent annual rate, the best in four years. Economists have forecast that growth reached a 3 percent to 3.5 percent annual rate in the July-September quarter.

The economy does show some weak spots. Sales of existing homes have fallen over the past year. Increasingly expensive houses, higher mortgage rates and a shortage of properties for sale are slowing purchases. Auto sales have also slumped.

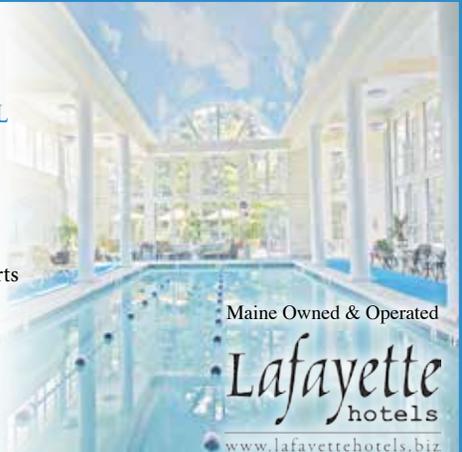
Other threats loom, too. Borrowing costs for businesses and consumers are rising. Pointing to the economy's health, the Federal Reserve last week raised the short-term interest rate it controls and predicted that it would continue to tighten credit into 2020 to manage growth and inflation. Over time, higher borrowing costs make auto loans, mortgages and corporate debt more expensive and

can eventually slow the economy.

But for now, anticipating stronger growth – and perhaps higher inflation – investors have dumped bonds and forced up their yields. The yield on the government's 10-year Treasury note, a benchmark for mortgages and other loans, has touched its highest level in seven years.

President Donald Trump's trade fights could also weigh on the economy, though the effect on hiring won't likely be felt until next year, economists say. The Trump administration has imposed tariffs on imported steel and aluminum as well as on roughly half of China's imports to the United States. Most U.S. businesses will try to absorb the higher costs themselves, at least for now, economists say, and avoid layoffs.

Still, should the tariffs remain fully in effect a year from now, roughly 300,000 jobs could be lost by then, according to estimates by Mark Zandi, chief economist at Moody's Analytics.



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Watchdog organizations like the Better Business Bureau warn against donating to charities over the telephone, but reports indicate that fraudsters are still utilizing robocalls to great effect as they prey on donors' generous natures. According to the Federal Trade Commission, consumers report losing hundreds of millions of dollars a year to robocalls, a scam used by perpetrators of fraud in which donations to bogus charities are solicited over the phone. While some people may be surprised to learn such scams are still effective, a report from YouMail, a free robocall-blocking service, sheds some light on just how common robocalls are. According to YouMail, in July 2018, 1,591 robocalls were placed every second. That means roughly 137.5 million such calls are made every day. And the people behind these calls are very clever, sometimes using famous people's actual voices to convince innocent people of a bogus charity's legitimacy. In 2017, the Connecticut Better Business Bureau issued a warning about robocalls using the voices of celebrities. The warning indicated that, after hearing the voice of a famous person, consumers were prompted to press a button to speak with a "donation agent." Consumers concerned about being victimized by robocalls should heed the advice of watchdog organizations and never donate or agree to donate over the phone.



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Ten Tips for Networking in Maine by Nancy Marshall, The PR Maven®

- 1** Word of mouth is your best referral source. Word of mouth comes from face-to-face meetings, so treat each meeting as an opportunity to network.


- 2** Be social! Make lists of people you meet and create gatherings to bring them together, such as meetups, dinner parties, ball games and other occasions to get together in person. Oxytocin is created when in turn-circles. Feelings of trust and generosity. You need human contact to make real connections.


- 3** Honor each contact you make, even if you don't think they can benefit you. You never know who the next person will be who can change your life. Good will spreads. Good karma. Good reputation.


- 4** When you meet someone, show interest in them. Ask about their lives, find out what they are interested in outside of work. Learn what you have in common, who you know in common. Get their business card and connect on LinkedIn or other social media right away if this is someone with whom you want to have a long-term business relationship. Write a handwritten note and make plans to follow up.


- 5** Send note cards, the ones with stamps in envelopes that you send in the postal mail. Keep note cards printed with your logo, name or company name, address, and web address all ready to go at your desk. Use a real stamp! Write a note in your handwriting even if you have bad handwriting. The fact that you took the time to write a handwritten note will make a long-lasting impression.


- 6** Become a clipping service. Watch for your contacts' names in the newspaper and clip the articles, send in the mail with a note. You can set up Google alerts, too, to give you a heads up (www.google.com/alerts). If you don't have time for this, find someone to do it for you.


- 7** If you are shy, ask questions when you meet people and get them to talk about themselves. People love to talk about themselves and they will like you more if you listen to them and continue to ask more questions. In this way, you can learn more about what makes them tick. Before you go to an event, think of five questions you can ask pretty much anyone to get a conversation started, like "What do you like about your work?" Preparation is a shy person's social cheat sheet.


- 8** Go to networking events. I go to numerous events each month, but even if you only have time for one a month, make the most of it and bring your business cards.


- 9** Use social media: connect and like what others post. Provide helpful content on your own LinkedIn profile. Honor the person who is in your presence at any given time. Fully engage with them. Put your phone away, or if you're expecting an important call or text, explain the situation to your companion, so they feel important to you.


- 10** Make eye contact, ask questions and listen intently. You are representing your personal brand in these meetings—you want to be known as someone who pays attention and cares.



Graphic provided by Marshall Communications

Make the most of networking in Maine

State is like a small community

BY NANCY MARSHALL
Marshall Communications
Special to Business Journal

U.S. Sen. Angus King has always said that Maine is like one big small town. As you approach your business networking statewide, treat it like you are networking with neighbors in your home town.

Maine is a surprisingly small community; there's a good chance you're only a degree or two separated from most of your business contacts. Here are 10 tips to help you make the most of networking in our wonderful state.

Word of mouth is your best referral source: Word of mouth comes from face-to-face meetings, so treat each meeting as an opportunity to network.

Be social: Make lists of people you meet and create gatherings to bring them together, such as meetups, dinner parties, ball games and other occasions to get together in person. That's what people do in small towns. They meet. Face-to-face interactions can lead to the creation of the hormone oxytocin that acts as a powerful neurotransmitter to the brain. You need human contact to make real connections.

Honor each contact you make: Even if you don't think they can benefit you, you never know who the next person will be who can change your life. Good will spreads. Good karma. Good reputation.

When you meet someone, show interest in them: Ask about their lives, find out what they are interested in outside of work. Learn what you have in common, who you know in common. Get their business card and connect on LinkedIn or other social media right away. If this is someone with whom you want to have a long-term business relationship, write a handwritten note and make plans to follow up.

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or company name, address and web address all ready to go at your desk. Use a real stamp! Write a note in your handwriting, even if you have bad handwriting. The fact that you took the time to write a handwritten note will make a long-lasting impression. I use flat cards with only one side to write on, so it's easy to fill the card and send the note quickly. I get my cards from moo.com, which has very high-quality, printed materials. They make a lasting impression. Plus, who doesn't love to get a real piece of mail these days?

Become a clipping service: Watch for your contacts' names in the newspaper and clip the articles, send in the mail with a note. You can set up Google alerts, too, to give you a heads up google.com/alerts. If you don't have time for this, find someone to do it for you.

Ask questions when you meet people and get them to talk about themselves: People love to talk about themselves and they will like you more if you listen to them and continue to ask more questions. In this way, you can learn more about what makes them tick. Before you go to an event, think of five questions you can ask pretty much anyone to get a conversation started, like "What do you like about your work?" Preparation is a shy person's social cheat sheet.

Go to networking events: I go to numerous events each month, but even if you only have time for one a month, make the most of it and bring your business cards.

Use social media: Connect and like what others post. Provide helpful content on your own LinkedIn profile.

Honor the person who is in your presence at any given time: Fully engage with them. Put your phone away, or if you're expecting an important call or text, explain the situation to your companion, so they feel important to you. Make eye contact, ask questions and listen intently. You are representing your personal brand in these meetings—you want to be known as someone who pays attention and cares.

How to vet charities before giving

Donating to a favorite charity or charities is a great way to make a difference in the lives of people that need a helping hand.

Choosing a charity to support can be a difficult decision, as many organizations are in need and worthy of your charitable dollars. Learning how to vet charities can help prospective donors make the best decisions in regard to which charities to support.

- **Do your research.** The holiday season tends to be the most popular time to give, but charities accept donations year-round. That said, the holiday season may serve as a great reminder to give. If you plan to give this holiday season or during any time of year, resolve to research charities rather than make knee-jerk donations when the impulse to donate strikes. The Better Business Bureau's Wise Giving Alliance has reviewed more than 1,000 charities, assessing each on a host of factors that include organizational oversight and program effectiveness. Such reviews are free to access and can help donors rest easy knowing they made informed donation decisions.

- **Volunteer with an organization.** Another way to vet a charity is to volunteer with it. This hands-on approach can give a first-hand glimpse in to just how effective a charity's programs are and how the organization directs donations. In addition, volunteering has been linked with improved happiness and provides a great way to meet people.

- **Look into the organization's financials.** A charity's financial filings are public record. In the United States, donors can look on Form 990 in the organization's filing with the Internal Revenue Service (equivalent forms are accessible in Canada as well). This form indicates if a charity finished the year with positive or negative assets. If it's the latter, the charity might be suffering from mismanagement or legal troubles that are preventing it from meeting its mission statement. That's not the case in every instance, but it should at least present a red flag to would-be donors.

- **Speak with representatives of the charity.** Many charities will happily speak with prospective donors. Such organizations will be specific regarding how donation dollars



Some charities will sit down with prospective donors to discuss the specifics of how their donations will be spent.

are spent, including where your donation will be directed should you decide to go forward. Many will even allow donors to dictate how their donations will be spent, as many donors want to know their money is going

toward programs and not organizational operating costs.

Vetting a charity is a wise move for donors who want to make sure their money is truly benefitting those in need.

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Northern Light Sebecook Valley Hospital: New tools for finding breast cancers

BY VALERIE TUCKER
Correspondent

Breast cancer is the second leading cause of cancer deaths among women, surpassed only by lung cancer, according to the American Cancer Society. Early detection of breast cancer will improve a woman's chance of survival and increase the range of treatment options. The most effective way of detecting breast cancer is a combination of clinical breast examination and mammography. Both self-breast examination and an annual clinical breast exam by a health care provider are an important component of preventative breast care.

"We are in changing times, with differing guidelines and differing insurance regulations," said Jen Castonguay, Director of Diagnostic Services at Northern Light SVH.

Women should have a baseline mammogram followed by routine screening mammograms. Emily Cianchette, Family Nurse Practitioner and Vice Chief of Staff at Northern Light SVH said, "There is some debate on the appropriate screening intervals for mammograms."

Northern Light Health Center recommends women and their healthcare providers discuss the benefits and limitations of screening mammography to decide which screening interval is most appropriate for them, according to Cianchette.

Northern Light Women's Health Center, SVH now offers the latest in breast imaging technology, the recently installed Hologic Genius 3D mammogram. The new breast imaging technology helps find smaller breast cancers sooner with less repeat imaging. The Journal of the American Medical Association published a recent study of the Genius 3D mammography results, showing a 41 percent increase in the detection of invasive breast cancers, a 29 percent increase in the detection of all breast cancers and a 15 percent decrease in recalls for additional imaging.

Breasts vary in size, shape, and density -- breasts are considered dense when they have a larger amount of fibroglandular tissue in their breasts, according to Castonguay. Fibroglandular tissue is



Contributed photo

Dr. Charles Crans, Radiologist and Imaging Medical Director at Northern Light Sebecook Valley Hospital, and Tracey Marcoux, Mammographer, are part of the team of professionals at the Women's Health Center. State-of-the-art technology includes the 3D mammography equipment (pictured). The WHC and Imaging Departments perform thousands of inpatient and outpatient procedures annually in the hospital's on-site imaging department. In addition to mammography, they offer onsite CT scans, magnetic resonance imaging (MRI), nuclear medicine and ultrasounds.

the part of a woman's breast that makes milk when she breast feeds an infant. Having dense breasts is completely normal, with approximately 30 percent of women having very dense breasts. However, dense breast tissue can be a risk factor for developing breast cancer, she noted.

"Overlapping dense breast tissue can

hide small cancers on a traditional mammogram," she said, whereas 3D mammograms improve the chance of finding cancer and early detection and accurate diagnosis are the keys to surviving breast cancer. The new Hologic mammogram technology takes images of the breast similar to the old technology. However, the new 3D mammo-

"If a woman discovers a lump in her breast, we make sure she has an appointment at her earliest convenience and doesn't leave the Women's Health Center until she knows the results and recommendations."

**JEN CASTONGUAY, DIRECTOR OF
DIAGNOSTIC SERVICES
NORTHERN LIGHT SVH**

phy equipment also takes a series of thin images through each breast with an X-ray arm that sweeps in a slight arc over the breast. A computer then converts the individual thin images into a stack of images, allowing the radiologist to review the tissue one layer at a time. Fine details are more visible and not hidden by tissue above or below. The exam requires no additional compression and takes just a few seconds longer than a conventional breast mammogram.

"If a woman discovers a lump in her breast, we make sure she has an appointment at her earliest convenience and doesn't leave the Women's Health Center until she knows the results and recommendations," Castonguay said.

This helps alleviate stress and the anxiety of waiting for the imaging results, she noted. When breast imaging reveals a suspicious abnormality that requires tissue sampling, these services are also available at SVH. To make appointment times as convenient as possible, mammograms can be scheduled from 7 a.m. - 5:30 p.m., Monday through Wednesdays; Thursday and Friday hours are 8 a.m. - 3 p.m. For more information, individuals can contact Northern Light Women's Health Center, SVH directly at 487-4036 or ask their healthcare provider for a referral.

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Business Institute programs help grow central Maine economy

Thomas College assembles plans to create an entrepreneurial ecosystem

BY JOSH DEVOU & MIKE DUGUAY

Harold Alfond Institute for
Business Innovation at Thomas College
Special to Business Journal

The Harold Alfond Institute for Business Innovation saw some significant success this past year in its directive to help grow the central Maine economy—by creating a professional development program, a signature internship program and an innovative and entrepreneurial ecosystem.

The Institute is poised to build upon that success by refining its program offerings and helping area individuals and businesses get to the next level.

Relative to professional development, the Institute developed an array of three- and six-week courses designed so that participating individuals can quickly learn skills and deploy them in the workplace. These courses are divided into two categories, a leadership academy and skills center. They range in content from introductory to intermediate supervisory training, agile and lean process improvement, leadership symposium to effective teamwork, masterful communications, and technical writing to high-performance sales.

The intent is to provide courses on subject matter that the area business community is interested in having their incumbent workforce be trained on at a higher level. The Institute is working closely with the business community to identify other professional development opportunities for future offerings. Courses are offered on Thomas College's campus in both the fall and spring semesters.

The Institute's signature internship program has proven to be a significant opportunity for both the participating students at Thomas College as well as the hosting businesses.

More specifically, these internships are crafted with an area business to provide the student with a unique experience that they might not otherwise



Contributed photo

The Harold Alfond Institute for Business Innovation signature internship program has proved to be a significant opportunity for both the participating students at Thomas College as well as the hosting businesses.

receive from another business. Or they might be of a nature whereby the student gets experience working on a new process, product or project that they would not be able to in another position.

Thus far, students have not only gained invaluable exposure to work experiences that will enhance their career development, but they also have contributed significantly to the hosting business. The Institute continues its interest in identifying other businesses that might have similar opportunities in order to create additional internships that might have as promising outcomes as the ones done to date.

The effort to create an innovative and entrepreneurial ecosystem in central Maine has been met with a great deal of enthusiasm throughout the area. The foundation to creating a supportive ecosystem is ensuring that there are ample venues where interested individuals can openly share their stories and also receive assistance and support from others interested in the same subject matter.

To that end, the Institute and its community partners created the Central Maine Converge and Create Weekend, which brought together seasoned entrepreneurs, service providers

and those in the public who had a particular interest in innovation and entrepreneurship.

The two-day event engaged participants in one-on-one discussions and dialogues, breakout sessions and keynote presentations on topical subjects that are currently impacting the entrepreneurial community. The event will be hosted again this November at Thomas College and looks to offer the same level of participation and

Innovation

CONTINUED FROM PAGE 30

enthusiasm from the entrepreneurial community and general public.

To add to this ecosystem, the Institute hosted an event called Pardon the Innovation, which brought area businesses specifically engaged in an array of innovative activities together to share their stories with an interested public. The high level of interaction between individuals regarding what was occurring in the area of innovation was well received by the public and was a fitting kick-off to the World Creativity and Innovation Week. The event will be held again in the Spring of 2019.

The Institute is excited to carry this momentum into other programming that it will be offering to help grow this ecosystem. In particular, the Institute is partnering with the Maine Center for Entrepreneurs (MCE) to offer their flagship business assistance program called Top Gun.

The Top Gun program is an immersive experience that takes a cohort of

businesses together through an intensive 15-week training program, exposing them to an expert level of education and instruction delivered by industry experts.

In recognition of a rapidly expanding and growing number of businesses in central Maine in the agriculture and specialty food and beverage industries, the Institute will be tailoring its Top Gun program specifically to these industries and businesses.

Applications will be taken until mid-November with businesses chosen to participate by the end of the year and the program starting in early 2019.

Staff at the Institute would enjoy understanding from the business community how it may help them become more of an innovative organization. This may entail participation in an existing program or creating a customized option for the business that addresses their specific need.

Businesses that are interested in any of the programming or events mentioned in this article should visit the Institute's website at thomas.edu/institute or to receive more information, please give staff a call at 859-1151.

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KBH invests in the future of mental health care

BY ELIZABETH KEANE & TINA CHAPMAN

Kennebec Behavioral Health
Special to the Business Journal

One in five Americans suffer from a mental illness, but only half of adults and just over half of youth receive treatment, in part due to a lack of providers.

Recent studies have found that the majority of non-metropolitan counties do not have mental health professionals available. As a large provider of mental health services in central Maine, Kennebec Behavioral Health strives to make services more accessible, and part of the agency's solution is to encourage teens and young adults to pursue careers in the field.

Kennebec Behavioral Health believes that investing in the education and training of individuals who will become our future behavioral health professionals is important to the future health of Maine residents and the mental health field itself. Workforce development specific to mental health and substance use disorder is key to assuring that KBH will be able to fulfill its mission for many years to come.

As awareness around mental health increases, the need for providers likewise increases and has led to an unprecedented demand for psychiatrists and other behavioral professionals. Due to a lack of providers, mental health can be seen as a last resort in health care instead of a preventative measure. This can lead to full-blown crises that could have been prevented. To help more people advance in the mental health field as professionals, KBH has developed a new program.



This year, KBH decided to sponsor a new college scholarship program to encourage academics and future careers in the mental health field. Each May, up to eight \$1,000 scholarships will be awarded to selected students at participating area high schools. This year, students who were awarded a scholarship graduated from Cony High School, Gardiner Area High School, Lawrence High School, Maranacook High School, Skowhegan High School, Waterville High School and Winslow High School.

Eligible students must be accepted at an accredited college, university or technical

school, including but not limited to Kennebec Valley Community College, UNE and USM. Students must also plan to major in a behavioral health field and have at least a B average or equivalent in high school.

Applications from local high school students highlighted the need not only for more mental health awareness and services, but also for more investment in the future of the field. One scholarship recipient wrote of how mental illness has affected her life as she dealt with living in the foster system and how her siblings struggled with mental illness. Her application showcased a passion

to use her experience and help families in the future as a psychiatrist.

In creating this program, KBH has become more aware of the need to create opportunities for students who wish to pursue a career in the behavioral field by investing in students themselves through the scholarships. These students will be the future of health care and will help fill the void of providers more effectively.

Community members can help KBH with this mission by supporting the College Scholarship Program. On Saturday, Nov. 3, KBH will be hosting its third annual comedy event, A Night Out. Featuring the comedy improv group, Mainely Improv, a basket raffle and a 50/50 raffle, All proceeds of the event will benefit the program. Tickets can be purchased or donations made online at kbhmaine.org/a_night_out.

In the past, A Night Out has supported KBH's Vocational Clubhouses and its Substance Use Disorder Program. Both programs support individuals struggling with a mental health disorder to help them achieve success. Whether the program encourages success by providing social or employment opportunities, or by promoting recovery from substance use, they both play a part in the success of Maine's communities and economy.

Likewise, the Scholarship Program will foster and create opportunities in academics and employment for future generations.

Serving more than 14,000 people, KBH operates community-based clinics in Augusta, Winthrop, Skowhegan and Waterville. More information about KBH programs can be found online at kbhmaine.org or by calling 888-322-2136.



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- **Phone:** (207) 873-3351
- **Web:** www.huhtamaki.com
- **Chief Executive:**
Thomas Meucci, Plant Manager
- **Founded:** 1903
- **Employees:** 500
- **Hours:**
24 hours a day, seven days a week

• **About Us:** Huhtamaki is one of the world's largest packaging companies and one of the few truly global players. Our focus and expertise is in paper, plastic, films and molded fiber. We offer products from stock, custom designs as well as total packaging systems and solutions.

JOSEPH'S FIRESIDE STEAKHOUSE

- **Contact Information:**
99 West River Rd.
Waterville, ME 04901
- **Phone:** (207) 877-8325
or (207) 87steak
- **Email:**
customerservice@jfs.me
- **Web:**
www.jfs.me
- **Owners:**
E.J. Fabian
Kevin P. Joseph
- **General Manager:** Richard Savage
- **Founded:** 2011
- **Employees:** 50
- **Hours:**
Sun.-Thurs. 11 a.m.-10 p.m.
Fri. and Sat. 11 a.m.-11 p.m.

• **About Us:** We are an independent, locally-owned, slightly upscale Steakhouse that carries only USDA High Choice and Prime cuts of beef as well as the freshest Seafood and Chicken available. We also have a nice selection of Vegetarian and Gluten Free items.



KENNEBEC BEHAVIORAL HEALTH

- **Contact Information:**
67 Eustis Parkway
Waterville, ME 04901
- **Phone:**
(207) 873-2136 or
1-888-322-2136
- **Chief Executive:**
Thomas J. McAdam
- **Founded:** 1960
- **Employees:** over 400
- **Web Address:**
www.kbhmaine.org

• **About Us:** Kennebec Behavioral Health's mission is to promote the well-being of children, adults and families who experience mental illness, emotional difficulties or behavioral challenges. Founded in 1960, Kennebec Behavioral Health (KBH) offers clinic-based services in Waterville, Augusta, Winthrop and Skowhegan and provides community-based services throughout a seven-county service area. KBH's nationally recognized vocational rehabilitation program features High Hopes Clubhouse in Waterville, Capitol Clubhouse in Augusta and Looking Ahead Clubhouse in Lewiston. KBH is CARF (Commission on Accreditation of Rehabilitation Facilities) accredited and is well known for its high-quality, strengths-based approach to its mission.

BUSINESS JOURNAL PROFILES 2018

KENNEBEC FEDERAL SAVINGS

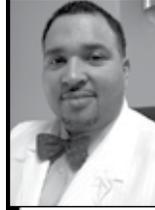


- **Contact Information:**
70 Main Street
Waterville, ME 04901
- **Phone:** (207) 873-5151
Branch Office:
11 Washington St., Waterville
(207) 873-3539
- **Email:** info@kfsavings.com
- **Web:** www.kfsavings.com
- **Founded:** 1936
- **Employees:** 22

- **Chief Executive:**
Allan L. Rancourt, President/CEO
- **Hours:**
Main St.: Mon.-Fri. 8:30 a.m.-4:30 p.m.
Washington St. Drive Up:
Mon.-Thurs. 8 a.m.-5 p.m.
Fri. 8 a.m.-5:30 p.m.
Sat. 8:30 a.m.-1 p.m.
Washington St. Lobby:
Mon.-Fri. 8:30 a.m.-4:30 p.m.
Sat. 8:30 a.m.-1 p.m.

• **About Us:** Community bank headquartered in Waterville, Maine. Residential mortgage specialists: First-time homebuyer programs, seasonal financing, construction loans, refinance, home equity. Free checking with Rewards, Easy Saver CDs & IRAs. Online banking, bill payment, eStatements, mobile, mobile deposit. CardValet™ app lets you control your debit card.

KENNEBEC MEDICAL CONSULTANTS



- **Contact Information:**
13 Railroad Square
Suite 2
Waterville, ME 04901
- **Phone:**
(207) 877-9562
Fax: (207) 877-9560
- **Web:** www.kennebecmedical.com

- **Chief Executive:**
Jerald E. Hurdle, DO
- **Founded:** 2011
- **Employees:** 4
- **Hours:**
Mon.-Thurs. 8 a.m.-3 p.m.
Fridays: 8 a.m.-12 p.m.
Apts. within 24 hours available.

• **About Us:** **Dermatology:** Acne, Skin Cancer, Psoriasis, Eczema, Atypical Moles, Hair Disease, Nail Disease, Blu-u Therapy, Botox, Laser Treatment
Colorectal/Proctology: Hemorrhoids, Genital Warts, Rectal Bleeding, Irritable Bowel Disorder, Inflammatory Bowel Disease, Pelvic Floor Rehabilitation, Colonoscopy and Constipation.
We are accepting new patients and accept Medicare and all major insurance plans.

KENNEBEC SAVINGS BANK



- **Contact Information:**
P.O. Box 50, Augusta, ME 04332
- **Phone:** (207) 622-5801
- **Branch Offices:**
150 State St., Augusta, 622-5801
226 Main St., Waterville, 872-5563
84 Main St., Winthrop, 377-5801
1 Northern Ave., Farmingdale, 588-5801
181 Lower Main St., Freeport, 865-1550
- **Email:** info@kennebecsavings.com

- **President:** Andrew E. Silsby
- **Founded:** 1870
- **Employees:** 140
- **Web:** www.KennebecSavings.Bank
- **Hours:**
Lobbies: Mon.-Fri.: 8 a.m.-4 p.m.
Drive-ups: Mon.-Fri.: 7:30 a.m.-5:30 p.m.
KSB Anytime: 24-hour electronic banking centers in Augusta, Farmingdale, Freeport & Manchester

• **About Us:** Kennebec Savings Bank values excellence in service, teamwork and community. We are more than a bank, we are helping to build our communities and make them stronger. Established in 1870, Kennebec Savings Bank today is a state-chartered community bank, part of a mutual organization with a team of 140 employees and offices in Augusta, Farmingdale, Waterville, Winthrop and an Electronic Banking and Loan Center in Freeport. Customers and employees alike say "We Make It Easy" at Kennebec Savings Bank. Member FDIC, Equal Housing Lender.

KENNEBEC VALLEY COMMUNITY COLLEGE



- **Contact Information:**
92 Western Ave.
Fairfield, ME 04937
- **Phone:**
(207) 453-5822
- **Web:**
www.kvcc.me.edu
- **Founded:** 1969

- **President:**
Dr. Richard Hopper
- **Employees:** 206
100 full-time
106 part-time
- **Hours:**
Mon.-Thurs. 8 a.m.-5 p.m.
Fri. 9 a.m.-4 p.m.

• **About Us:** Offering two-year associate degrees and one year certificate programs, unique programs, opportunities to transfer credits to four-year colleges and universities, online classes, professional development courses and customized workforce training.

MAINE STATE CREDIT UNION



- **Contact Information:**
200 Capitol St. Augusta
623-1851
162 Hospital St., Augusta
621-6060
81 Grove St., Waterville
873-5159
- **Web:** mainestatecu.org
Facebook.com/MaineStateCU

- **Chief Executive:**
Tucker Cole,
President/CEO
- **Founded:** 1935
- **Employees:** 74
- **Hours:**
Hours vary by office location

• **About Us:** Maine State Credit Union is devoted to improving our member's financial lives, not just the bottom line. The friendly greeting in the lobby is real from the tellers to the CEO. We are a local credit union, but members can access our services anywhere in the world through seamless online and mobile banking technology. Maine State Credit Union is dedicated to helping its members reach their financial dreams. Members are our bottom line. Belong with us.

MAINE-LY ELDER CARE



- **Contact Information:**
28 Center St.
Oakland, ME 04963
- **Phone:** (207) 465-3249
- **Web:** www.maine-lyeldercare.com

- **Chief Executive:**
Denise Rogers-Stevens, RN
- **Founded:** 1999
- **Employees:** 100
- **Hours:** Mon.-Fri. 8 a.m.-5 p.m.

• **About Us:** Maine-ly Elder Care provides Quality of Life Solutions to the people and communities we serve. We provide nursing, personal care by Christian caregivers, homemaking, transportation and home maintenance and repairs.

BUSINESS JOURNAL PROFILES 2018**MARSHALL COMMUNICATIONS**

- **Contact Information:**
151 Capitol St.
Suite One
Augusta, ME 04330
• **Phone:** (207) 623-4177
• **Web:** <http://marshallpr.com>
• **Email:** info@marshallpr.com
- **Chief Executive:**
Nancy Marshall
- **Founded:** 1991
- **Employees:** 12
- **Hours of Operation:**
Mon.-Fri. 8:30 a.m.-5 p.m.

• **About Us:** Marshall Communications empowers businesses and organizations to maximize their growth potential through the integration of proven strategies, the use of technology to make connections and our vast network of professional contacts in business and media. Our signature product is The Marshall Plan®, a customized strategic marketing plan we develop for many of our clients. Our disciplined, strategic approach to marketing and public relations has built brands through relationships and innovative storytelling for more than two decades. Maine based and globally connected, we bring Maine to the world and the world to Maine.

**MATTSON'S FLOORING & WINDOW TREATMENTS**

- **Contact Information:**
276 Whitten Rd.
Hallowell, ME 04347
• **Phone:** (207) 620-8888
• **Email:**
sgoranson@mattsonsflooring.com
• **Web:**
www.mattsonsflooring.com
- **Chief Executive:** Bill Logan
Steve Goranson, Manager (pictured)
- **Founded:** 1965
- **Employees:** 6
- **Hours:**
Mon.-Fri. 8:30 a.m.-5 p.m.
Sat. 9 a.m.-2 p.m.
And by appointment

• **About Us:** Residential and commercial floor covering and window treatments. Professional installation available on all products we sell. We also carry Old Village Paints and Wallpaper. Voted the Best place to buy floor covering and interior design in the Greater Augusta area. We guarantee you will love your new floor. Our staff are specialists and will gladly come to your home or business at no charge and offer suggestions and a free estimate. Our main goal is 100% customer satisfaction.

**MILK STREET CAPITAL**

- **Contact Information:**
84 Middle St.
Portland, ME 04101
(207) 358-7900
• **Email:**
milkstreetcapital@gmail.com
- **Chief Executive:** Scott Lalumiere
- **Vice President:** Steve Matthews, (pictured)
- **Founded:** 2007
- **Employees:** 8
- **Hours:** 24/7
- **Web:** www.milkstcapital.com

• **About Us:** We are the state's largest private placement lender. We provide real estate financing for commercial borrowers who cannot obtain bank financing. Our borrowers are flippers, builders, investors and business people with real estate.

**MOUNT SAINT JOSEPH RESIDENCE & REHABILITATION**

- **Contact Information:**
7 Highwood St.
Waterville, ME 04901
• **Phone:** (207) 873-0705
- **Chief Executive:**
Diane Sinclair - Administrator
- **Founded:** 1966
- **Employees:** 185

• **About Us:**
Nursing facility: Specializing in skilled and rehab services; Physical, Occupational and Speech therapies; 24 hour nursing services; Your Care is our Calling.

Long-Term Care Services: Alzheimer/Dementia; Hospice; Mental Health; Residential and Nursing level care

Voted "Best Nursing Care Facility" in the community for 18 years.

**NEW ENGLAND VASCULAR ACCESS**

- **Contact Information:**
3 Boothby Lane
Farmingdale, ME 04344
• **Phone:** (302) 440-NEVA
(302) 440-6382
• **Email:** Dan@NEVascularAccess.com
• **Web:** www.nevascularaccess.com
- **Chief Executive Officer:**
Daniel Rice DNP, CRNA
- **Founded:** 2017
- **Employees:** 6-10
- **Hours:**
On call anytime 24/7

• **About Us:** New England Vascular Access mobile team provide expert, innovative, cutting edge vascular access device placement. What sets NEVA apart is our skill set and commitment to the highest standard of care. With many options for access, facilities can be confident their patients will receive the right device at the right time ensuring the lowest complication rates. Our ability to see patients anytime allows for timely insertion of vascular devices in difficult intravenous access patients decreases delays in treatment, expedites discharge, and saves money.

**NORTHEAST LABORATORY SERVICES**

- **Contact Information:**
227 China Rd.
Winslow, ME 04901
• **Phone:** (207) 873-7711
(800) 244-8378
• **Branch Office:**
120 Main St.
Westbrook, ME 04092
- **Chief Executive:**
Rodney "Beau" Mears
- **Email:** info@nelabservices.com
- **Web:** www.nelabservices.com
- **Founded:** 1972
- **Employees:** 70
- **Hours:**
Mon.-Fri. 8 a.m.-5 p.m.

• **About Us:** Accredited laboratory providing a wide range of environmental analytical chemistry, microbiology, and indoor air quality testing services. Manufactures microbiological prepared media products for a wide array of customers including pharmaceutical, biotech, food and clinical markets.

BUSINESS JOURNAL PROFILES 2018



NORTHERN LIGHT INLAND HOSPITAL

- **Contact Information:**
200 Kennedy Memorial Drive
Waterville, ME 04901
- **Phone:** (207) 861-3000
- **Web:** northernlighthealth.org
- **Founded:** 1943
- **Chief Executive:**
John Dalton, President
- **Provider Finder Service:**
1-800-914-1409
- **Employees:** 750

• **About Us:** We are part of Northern Light Health, an integrated health delivery system serving the state of Maine with a goal to make healthcare work for every person. Northern Light Inland Hospital is a community hospital with primary care and specialty care practices in Waterville, Oakland, Unity, and Madison. Our services include birthing center, cardiology, diabetes and nutrition wellness, emergency care, general surgery and urology, infusions, imaging, neurology, orthopedics, osteopathic manipulative medicine, physiatry, physical/occupational/speech therapy, podiatry, rheumatology, sleep medicine, vascular care, women's health, and wound care. Northern Light Continuing Care-Lakewood on the Inland campus is a 105-bed facility providing skilled nursing, dementia and long-term care.



NORTHERN LIGHT SEBASTICOOK VALLEY HOSPITAL

- **Contact Information:**
447 N. Main St.
Pittsfield, ME 04967
- **Phone:** (207) 487-4000
- **TTY:** (207) 487-4590
- **Web:** www.northernlighthealth.org
- **President:**
Teresa P. Vieira
- **Founded:** 1963
- **Employees:** 362
- **Hours:**
Hospital - 24/7

• **About Us:** Not-for-profit critical access hospital with Surgical Services (general, trauma, laparoscopic, and specialty surgeries), Diagnostics (CT, MRI, Nuclear Medicine, Ultrasound, 3-D Mammography, Bone Density Screening), Full Service Laboratory, Northern Light Primary Care practices in Clinton, Newport, and Pittsfield, Women's Health Center, Outpatient Specialty Services, Emergency Services (emergency department, ambulance service, helipad), Rehabilitation Centers in Pittsfield and Newport, Urology Services, Cardiopulmonary Services, Community Health and Education, Diabetes and Nutrition Clinic, Business Health Services.



OTELCO

- **Contact Information:**
56 Campus Drive
New Gloucester, ME 04260
- **Phone:**
(207) 688-9911
(877) 643-6246
- **Chief Executive:**
Robert Souza
- **Founded:**
1898
- **Employed in Maine:**
125
- **Web:**
www.otelco.com

• **About Us:** OTELCO is a premier provider of telecommunication and IP services for business. We bring communities, businesses and people together. For 130 years, our mission has been to bring technology to communities that might otherwise be left behind. We believe that honoring our tradition means constantly innovating. Visit our newly rebranded website to learn about cloud services, Hosted VOIP phone systems, Colocation, SIP Trunking and High Speed Data, along with the Managed Services to support them. OTELCO hosts and supports more than 10,000 VOIP phones and more than 30,000 traditional phone lines in Maine and around the country.



PEACHEY BUILDERS

- **Contact Information:**
105 Old Winthrop Rd.
Augusta, ME 04330
- **Phone:** (207) 622-7531
- **Fax:** (207) 622-7060
- **Web:** www.peacheybuilders.com
- **Chief Executive:**
Gary Peachey
- **Founded:** 1947
- **Employees:** 26
- **Hours:**
Mon.-Fri. 8 a.m. - 5 p.m.

• **About Us:** Peachey Builders is a full service design/build contractor with almost 70 years specializing in industrial, commercial and institutional buildings and facilities. Our goal is the final, successful completion of your special building or buildings, so you can get on with the business at hand. At Peachey Builders we are always looking for new and innovative ways to expedite your building needs cost effectively, and professionally!



PRIME FINANCIAL, INC.

- **Contact Information:**
753 West River Rd.
Waterville, ME 04901
- **Phone:** (207) 877-9450
- **Web:**
www.primefinancial.biz
- **Chief Executive:**
Roland Fournier
- **Founded:** 1985
- **Employees:** 6
- **Hours:**
Mon.-Fri. 8 a.m.-5 p.m.

• **About Us:** Financial Planning, Investments, Retirement Planning, Life Insurance, Health Insurance* (*not offered through LPL Financial).

Registered Representative of LPL Financial. Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC



REDINGTON-FAIRVIEW GENERAL HOSPITAL

- **Contact Information:**
P.O. Box 468
46 Fairview Avenue
Skowhegan, Maine 04976
- **Phone:** (207) 474-5121
- **Chief Executive:** Richard Willett
- **Web:** www.rfgh.net
- **Founded:** 1952
- **Employees:** 550
- **Hours:** 24 hours, 7 days a week

• **About Us:** RFGH is an independent, non-profit, critical access, community hospital serving Somerset County. We provide a full range of quality, comprehensive inpatient and outpatient health care services including: internal medicine, family medicine, pediatrics, OB/GYN, geriatrics, endocrinology and Diabetes education, anesthesiology/pain management, oncology, orthopedics, general surgery, gastroenterology, neurology, urology, cardiac rehab, pulmonary rehab, respiratory care, emergency medicine, and comprehensive inpatient and outpatient rehabilitation (physical therapy, occupational therapy, speech language pathology, and more).

BUSINESS JOURNAL PROFILES 2018**SEACOAST SECURITY**

- **Contact Information:**
8 Offices throughout Maine, New Hampshire and Vermont, including West Rockport, Hermon, Greenville, Freeport, Presque Isle, and Waterville
- **Phone:** (800) 654-8800 (toll free)
- **Email:** customerservice@seacoastsecurity.com
- **Chief Executives:**
Scott Haynes
Stephen Haynes
- **Founded:** 1975
- **Employees:** 111
- **Web:**
www.seacoastsecurity.com

• **About Us:** An award-winning company, Seacoast Security is known for great service and rapid responses around the clock. Seacoast operates its own 24-hour monitoring facility in Rockport providing affordable security for both home owners and commercial accounts. Small businesses might want to start with Seacoast Security's \$199 Security Package. Seacoast offers monitoring systems for video monitoring, fire alarm systems, smoke detection devices, and carbon monoxide alarms and more. We are happy to create custom packages to fill your needs.

SHERIDAN CORPORATION

- **Contact Information:**
33 Sheridan Drive
PO Box 359
Fairfield, ME 04937
- **Branch Offices:** Portland
- **Email:** info@sheridancorp.com
- **Web:** www.sheridancorp.com
- **President:** Mr. Mitchell Sammons
- **Vice President:** Mr. Daniel Wildes
- **Founded:** 1947
- **Employees:** 100
- **Annual Payroll:** Over \$3 million
- **Hours:** Mon.-Fri. 8 a.m.-5 p.m.

• **About Us:** Construction and engineering services for commercial, institutional and industrial building projects. Building contractor delivering general contracting, construction management and design/build construction services. In-house design capabilities for site design and permitting.

SPRAGUE AND CURTIS REAL ESTATE

- **Contact Information:**
75 Western Ave.
Augusta, ME 04330
- **Phone:** (207) 623-1123
- **Email:**
bill@spragueandcurtis.com
- **Web:**
www.spragueandcurtis.com
- **Chief Executive:**
Bill Sprague
- **Founded:** 1957
- **Employees:** 10
- **Hours:**
Mon.-Fri. 8 a.m.-5 p.m.
Saturday 8 a.m.-1 p.m.
Other times by appointment

• **About Us:** Full service real estate firm handling properties in the greater Augusta, Winthrop and Gardiner regions. Buyer and seller representation, statewide and national MLS, nationwide and global referrals; member Leading Real Estate Companies of the World.

UNIVERSITY OF MAINE AT AUGUSTA

- **Contact Information:**
46 University Drive
Augusta ME 04330
- **Phone:** (207) 621-3465
- **Chief Executive:**
Dr. Rebecca M. Wyke, Ed.D
- **Web:** www.uma.edu
- **Founded:** 1965

• **About Us:** UMA transforms the lives of students of every age and background across the State of Maine and beyond through access to high-quality distance and on-site education, excellence in student support, civic engagement, and professional and liberal arts programs. UMA serves approximately 6,000 students at its campuses in Augusta and Bangor and through eight UMA Centers around the state. With its multiple locations, long-term expertise in online and distance learning, and commitment and success in supporting adult learners, UMA is generally considered the university of choice for Mainers of all ages who want to attend college without uprooting their lives.

Support our LOCAL economy.

Where we all —

live, work and play.

Help our businesses thrive and grow.

Sappi mill in Skowhegan invests \$200 million in new paper machine technology

The Skowhegan paper mill is diversifying its capacity and expanding into paper-based packaging

BY DOUG HARLOW

Staff writer

In a recent address announcing the completion of a \$200 million investment in new paper machine technology, Sappi North America Managing Director Tony Ouellette displayed a photo of a double rainbow over the construction site.

The pot of gold at the end of the rainbow, he said, was the paper mill itself.

Investments in technology on Paper Machine No. 1 and the wood room at the Somerset Mill on U.S. Route 201 in Skowhegan reflect that pot of gold and the growth in paper-based packaging while maintaining Sappi's leadership in the graphic paper market, Ouellette said.

Annual production capacity at the mill will increase to almost 1 million tons per year, he said.

Ouellette, along with Sappi President and Chief Executive Officer Mark Gardner, and Heather Pelletier, Sappi director of packaging brands, all stressed the importance of the workforce on the Somerset mill's three world-class paper machines to get to where they are now.

"When I talk to customers and people from the outside about what makes Somerset what it is today, it is the people," Ouellette told the gathering of state and local officials and members of the state's news media. "We all work together. We have a phenomenal workforce."

The \$200 million has been invested over the past 16 months to compete globally in the burgeoning paperboard market, making luxury packaging and folding cartons for food products and can and jar labels. Products include pet food bags, tapes, filters, paper medical products, even popcorn bags and take-out boxes for Popeye's Chicken and Biscuit franchises.

"The main reason this site was chosen, was the people we have here," Gardner said. "At the end of the day, what will separate the winning company and the loser is the people. It's the key to the success of the site."



Staff photo by David Leaming

The Sappi Somerset Mill in Skowhegan after company officials announced the completion of a year-long rebuild of the Paper Machine No. 1.

The investment expands the mill's capability and capacity to make consumer-based packaging as well as the coated paper the company is known for.

The Sappi Somerset mill employs about 800 people, 75 percent of whom are represented by four trade unions —United Steel Workers; the International Association of Machinists; the International Brotherhood of Electrical Workers; and Security, Police and Fire Professionals of America.

It's a publicly traded company with about 1,300 employees in Maine, including the Westbrook mill and business offices. The company has a \$123 million annual payroll plus \$32 million in offered benefits.

Sappi has managed to fight off the trend of layoffs and paper mill closings, much as Verso Corp. did earlier this year when it announced plans to upgrade the shuttered pulp line and No. 3 paper machine at its Androscoggin Mill in Jay. The move brought back an estimated 120 jobs and is enabling the company to restart its equipment for

the manufacture of packaging products, as Sappi has done.

As the Skowhegan mill did, Verso reversed the company's strategy to reposition the mill to make specialty paper used to produce labels and packaging.

Verso Corp. announced in 2017 that it would shut down the No. 3 paper machine at

its Androscoggin mill, reflecting the dwindling paper market. The company's struggles were part of an ever-growing string of closures and layoffs that have plagued Maine's paper industry in recent years.

More SAPPi,
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www.advance1clean.com

Sappi

CONTINUED FROM PAGE 40

Five mills have closed in the last few years, including Verso's closure of its Bucksport mill in 2014, with more than 500 jobs lost; and the Madison Paper mill closure in May 2016, which put more than 200 people out of work. More than 2,300 Maine workers have lost their jobs since 2011 as the industry reels from declining global demand for paper.

Gardner said Sappi could continue to run just the coated paper production known for glossy magazines, but it looked years down the road and decided to "roll the dice" and invest in pulp production and packaging. He said the current investment is the largest the company has made since the No. 3 paper machine was built in 1991.

"The decision to go ahead and bring in \$200 million worth of investment was great foresight as well as confidence in the team we have on site," he said. "The (Paper Machine No. 1) product not only increases the total production, but also the flexibility. We didn't lose the ability to make the graphics product. We could still be the best graphics mill in the world and we are going to be that, but now we have the versatility and flexibility to make the package products as well.



"It's unparalleled in this industry."

Noting the changing markets and the decline of paper sales worldwide, Gardner said diversification is the key to success.

Touching on the changing paper market, guest speaker Gov. Paul LePage said the paper industry is reinventing itself. He said he was around when the first paper machine came to

Skowhegan in the 1970s and "now it's a new generation and the new future."

"We are getting old," he said. "We are the oldest state in the nation. We are losing too many of our youth. We have failed to attract young people to Maine. We should be investing in our youth."

Contributed photo
The Sappi Somerset Mill in Skowhegan has finished rebuilding its Paper Machine 1.

Mount Saint Joseph - Where Your Care Is Our Calling



Mount Saint Joseph

Residence & Rehabilitation

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- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Individual Therapy Plans and Schedules
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7 Highwood Street | Waterville, ME 04901 | 207.873.0705

www.mtsj.org

A cash buffer helps business survive

BY JOHN GALLAGHER
Tribune News Service

Probably everyone has at least daydreamed of starting their own business. A trendy restaurant, a vintage clothing shop, striking it rich with a new killer phone app—these are the dreams that keep entrepreneurs in the game.

But a new study shows that however creative the concept, small-business owners often lack the financial literacy to understand what they're getting into. And that's a big reason why something like half of all small businesses fail within about five years.

"Small businesses don't fail because it's a bad business. They fail because of cash flow problems," said Chris Wheat, director of business research for the JPMorgan Chase Institute and the lead researcher on the study.

The study, titled "Growth, Vitality, and Cash Flows: High-Frequency Evidence from 1 Million Small Businesses," is based on data from business accounts held at JPMorgan Chase, the nation's largest bank and an important backer of small-business education programs.

To boil down a mountain of data, the study reports that holding a cash buffer remains crucial to survival for a small business. Also critical is understanding the pattern of cash flow — money in vs. money out.

Some types of businesses see more volatile cash flow patterns than others. Case in point: restaurants. The life expectancy of a restaurant among the JPMorgan Chase account holders is just 3.7 years, the shortest of 12 industries studied.

Restaurants can be victimized by the double whammy of unexpected expenses and uneven revenues. Expenses can vary because they're buying supplies all the time at often rapidly changing prices; and revenues fluctuate according to the day or the season. That pinches the amount of cash they have on hand, as evidenced by the amounts in their bank accounts, Wheat said.

"Restaurants we consistently find have more pronounced small-business challenges," he said. "Restaurants tend not to be holding a lot of cash in their accounts. And if you put



Associated Press/ Elise Amendola

Holding a cash buffer remains crucial to survival for a small business, a JPMorgan Chase study found.

that together with any amount of volatility, it's not surprising to see they have the highest likelihood of exiting."

On the other end of the spectrum, real estate firms enjoy the longest life expectancy— nine years. They benefit from the opposite pattern that afflicts restaurants. Both revenues and expenses tend to be more stable and predictable in the real estate world, so it's easier to keep a cash buffer.

The policy implications of all this are clear. More financial literacy is the key to small-business survival.

Small-business owners ought to take as much advantage of training and mentoring programs as they can. There are

business incubators, training regimes like the Goldman Sachs 10,000 Small Businesses program, technology transfer offices at local universities that help commercialize important research, and much more. It takes more than wishing and hoping to make a dream come true.

Study: Financial literacy is key to survival of small businesses

Understanding daily and seasonal cash flow and keeping a cushion of money on hand are some of the strategies for extending a company's life expectancy.



Kennebec Medical Consultants

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How to navigate cloud computing and storage

A handful of years ago, “The cloud” entered the technological lexicon and has since become a big part of people’s lives. Despite that, many people still do not fully understand the cloud and its capabilities.

When tech companies or apps refer to data being stored or accessed from the cloud, they’re referring to a network of servers that deliver data via the internet rather than from a computer’s hard drive. PC Magazine says the cloud is just a metaphor for the internet.

Thanks to the web, businesses and individuals have more opportunities and greater access than ever before. While some still rely on local storage, which may consist of one hard drive or a local network of a few computers, to keep data or run programs, many others are adapting to cloud computing or cloud services.

Chances are good that you encounter the cloud on a daily basis. Anytime a person accesses or stores information without using a smartphone, tablet or computer’s internal data, he or she is likely storing information on the cloud.

Internet search engines and web-based email programs were some of the first cloud-based computing encounters utilized by the general public. Preparing documents on the internet and saving them for others to access, such as through Google Documents, or using applications like Dropbox to store files, are others. Apple iCloud puts “the cloud” right in its name and helps maintain data and access to apps and files, such as photos, across various Apple devices.

The public is increasingly embracing cloud computing due to a number of benefits. Ac-

ording to the technology resource Recode, an advantage to the cloud is that remote servers handle much of the computing and storage, making it so people and businesses need not necessarily invest in high-end equipment to get the job done. Low-cost alternatives to traditional laptops, cloud-served devices like Google’s Chromebooks make costs lower for consumers and the education market.

The cloud also is an alternative for storage of data-rich files, particularly videos and images. Cloud drives enable people to store and view entire collections of video and photo memories without pushing internal storage to the max or necessitating purchasing mega-drives to handle the files.

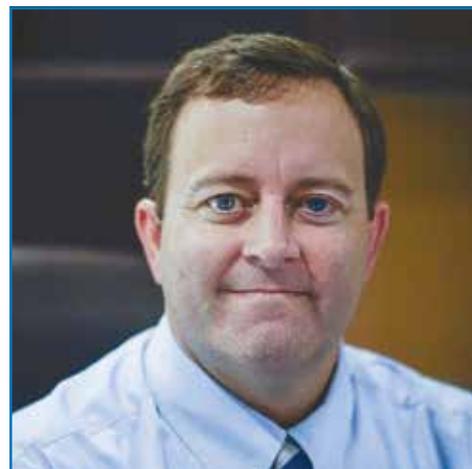
Cloud computing can be cost-effective and efficient, but it relies on internet connectivity. That means that productivity can be halted by internet outages or slow service.

Privacy is another possible concern with the cloud. Some people are notably wary about storing sensitive information on the cloud, where hacking or tracking of data may occur.

Another potential pitfall is some cloud services may be one-size-fits-all products that are not customized to fit individuals’ needs. Products or services may be dropped or modified if a cloud company decides to revamp. And support may not be provided for older products.

Cloud computing has become the de facto method of accessing and sharing data. Cloud novices are urged to educate themselves about the services now available.

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Maine's women-owned businesses lead nation in job, revenue growth

BY J. CRAIG ANDERSON
Portland Press Herald

Maine isn't regarded as a hot spot for fast-growing companies, but there is one category of commerce that has been doing exceptionally well in the state: women-owned businesses.

From 2007 to 2018, Maine ranked first among the 50 states and the District of Columbia for both revenue and job growth among women-owned businesses, according to the eighth annual State of Women-Owned Businesses Report commissioned by the financial services firm American Express.

Nancy Strojny, Portland chapter chairwoman of SCORE, the nation's largest volunteer business-mentoring service, said the report's findings did not come as a surprise.

"In rural states like Maine, for women to figure out how to make a viable income they have to have some spark and hustle and figure it out themselves," Strojny said. "So in many cases it's necessity and the rural-ness of our state that drives their ambition to say, 'Well, I could start a business,' because what else would they be doing?"

This isn't the first time that women-owned businesses in Maine have been recognized for their rapid growth. In 2017, Maine was the top state for revenue growth among women-owned businesses and second-best for job growth, according to last year's American Express report.

Most businesses in Maine are small, and some are one-person operations that can include anything from plumbers and accountants to people who sell crafts online. According to the report, Maine has an estimated 45,600 women-owned businesses that employ 51,600 workers and generate roughly \$13.6 billion in annual sales.

The report relies on the most recent Survey of Business Owners data from the U.S. Census Bureau from 2012. The numbers are then updated each year based on annual gross domestic product estimates at the national, state and metropolitan levels, as well as by industry.

The actual number of women-owned businesses in Maine only increased by 18.5 percent from 2007 to 2018, far lower than the national growth rate of 57.6 percent over the same period, the report said. However, job creation among women-owned businesses in Maine was just over 74



Staff photo by Gregory Rec
Linda Varrell's Broadreach Public Relations has grown from a one-woman operation in 2006 to a firm with 12 full-time positions.

percent from 2007 to 2018, increasing from 26,510 to 51,600. That compares with 21.2 percent nationally in job growth. Revenue growth among women-owned firms in Maine was a whopping 286.3 percent, compared with just 46.2 percent nationally, it said.

RESOURCES AND RESOLVE

Small-business owners, consultants and advocates pointed to a number of factors that they said have helped women entrepreneurs in Maine outshine their counterparts elsewhere when it comes to growth.

Those factors include a culture that values hard work, a sense of camaraderie and cooperation among women, a multitude of resources for female entrepreneurs to tap into for advice and support, a relative lack of competition, and lower overhead costs to start and operate a business.

"Compared to Boston, it's still kind of like the wild, wild West up here," said Pamela Laskey, who returned to her home state in 2009 to found Portland-based Maine Foodie Tours, a year-round tourism business that has grown to 30 employees in less than a decade. "There's a lot of opportunity. If you have a good idea, there's not a lot of competition in so many areas."

Jennifer Sporzynski, senior vice president of business and workforce development at Brunswick-based Coastal Enterprises Inc.,



Kevin Bennett photo
Pamela Laskey says an abundance of support is available to small-business owners in Maine.

oversees one of the state's top resources for women business owners. The Women's Business Center, which has multiple locations throughout the state, is a place where female entrepreneurs can go for advice, training, networking opportunities and other assistance.

Sporzynski said organizations such as hers offer help with things such as creating a business plan, exploring options for financing, negotiating prices for goods and services, record-keeping and other basic skills that successful entrepreneurs need to have.

"Making it accessible to people, that's a huge piece," she said.



Staff photo by Gregory Rec
Roxane Cole says small-business owners need drive and a passion for their work.

Overall, the goal of starting and growing a business is more attainable in Maine than in other, more developed states because it doesn't cost as much to get started, Sporzynski said.

"Clearly, you can start a business here for less money. If you're a brick-and-mortar (business), you need to rent space and get a loan," she said. "You can do that with less money. Now obviously, Portland compared to Machias is going to be a completely different analysis on what it costs to rent space."

More WOMEN BUSINESSES,
PAGE 45

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Among the reasons: plenty of resources and support, a hard-working culture, lower startup overhead costs and ‘a lot of opportunity.’

According to a new report covering 2007 to 2018

Women Businesses

CONTINUED FROM PAGE 44

CONFIDENCE, HELPING OTHER WOMEN

A lot of Maine’s women-owned businesses are sole proprietorships, including Falmouth-based Roxane Cole Commercial Real Estate LLC, founded in 2010 by longtime commercial real estate broker Roxane Cole.

Cole said she has owned and worked for larger companies in her career, but that she ultimately chose a one-woman operation because her clients always know they are getting the firm’s full and undivided attention.

“I looked at the market and recognized that there was a really good opportunity for somebody with the decades of experience that I have to make myself personally available to the decision-makers,” she said. “And also, for them, they know that everything they say to me is 100 percent confidential.”

Cole said the key to running a successful small business is to have an undying passion

for what you do, and that Maine is a state many people are passionate about.

“I’ve watched a lot of people go out of state, build a career, and then they couldn’t wait to get back here,” she said. “I didn’t do that. I just stayed here.”

Another big factor in the success of Maine’s female entrepreneurs is that women in Maine tend to have a strong belief in themselves and a willingness to help other women, said Linda Varrell, who founded Portland-based Broadreach Public Relations in 2006.

Broadreach has grown from a one-woman operation to a firm with 12 full-time positions, she said. The firm recently expanded into an adjacent office space, and its revenue has increased by 20 percent in just the past year.

“I think that Maine culture is that women here are pretty fearless,” Varrell said. “They’re not afraid to get out there and do what they need to do to support their family and support their life. It’s that ruggedness that I think challenges folks to really look at what the opportunities are and capitalize on them.”

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Market research and competitive analysis

Market research helps you find customers for your business.

USE MARKET RESEARCH TO FIND CUSTOMERS

Market research blends consumer behavior and economic trends to confirm and improve your business idea.

It's crucial to understand your consumer base from the outset. Market research lets you reduce risks even while your business is still just a gleam in your eye.

Gather demographic information to better understand opportunities and limitations for gaining customers. This could include population data on age, wealth, family, interests, or anything else that's relevant for your business.

Then answer these questions to get a good sense of your market.

- Demand: Is there a desire for your product or service?
- Market size: How many people would be interested in your offering?
- Economic indicators: What is the income range and employment rate?
- Location: Where do your customers live and where can your business reach?
- Market saturation: How many similar options are already available to consumers?
- Pricing: What do potential customers pay for these alternatives?

You'll also want to keep up with the latest small business trends. It's important to gain a sense of the specific market share that will impact your profits.

You can do market research using existing sources, or you can do the research yourself and go direct to consumers.

Existing sources can save you a lot of time and energy, but the information might not be as specific to your audience as you'd like. Use it to answer questions that are both general and quantifiable, like industry trends, demographics, and household incomes. Check online or start with our list of market research resources at www.sba.gov/business-guide/plan-your-business/market-research-competitive-analysis#section-header-5



Asking consumers yourself can give you a nuanced understanding of your specific target audience. But, direct research can be time consuming and expensive. Use it to answer questions about your specific business or customers, like reactions to your logo, improvements you could make to buying experience, and where customers might go instead of your business.

Here are a few methods you can use to do direct research:

- Surveys
- Questionnaires
- Focus groups
- In-depth interviews

For guidance on deciding which methods are worthwhile for your small business, the Small Business Administration provides counseling services through our resource partner network at www.sba.gov/tools/local-assistance.

USE COMPETITIVE ANALYSIS TO FIND A MARKET ADVANTAGE

Competitive analysis helps you learn from businesses competing for your potential customers. This is key to defining a competitive edge that creates sustainable revenue.

Your competitive analysis should identify your competition by product line or service and market segment. Assess the following characteristics of the competitive landscape:

- Market share
- Strengths and weaknesses
- Your window of opportunity to enter the market
- The importance of your target market to your competitors
- Any barriers that may hinder you as you enter the market
- Indirect or secondary competitors who may impact your success

The SizeUp tool (www.sba.gov/tools/sizeup) helps small business owners discover how their business stacks up against competitors by city and industry. It's a market analysis tool you can use to:

- Create benchmarks against existing businesses
- Map where competitors, customers, and suppliers are located
- Find the best places to advertise

Several industries might be competing to serve the same market you're targeting. That's why you should make sure to differentiate your competitive analysis by industry. There are many methods for doing this, including Porter's Five Forces analysis (www.businessnewsdaily.com/5446-porters-five-forces.html). Important industry factors to consider include level of competition, threat of new competitors or services, and the effect of suppliers and customers on price.

For more information visit www.sba.gov/business-guide.

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Free small business data and trends

There are many reliable sources that provide customer and market information at no cost. Free statistics are readily available to help prospective small business owners. Consider these types of business statistics in your market research and competitive analysis:

FOCUS	GOAL	REFERENCE
General business statistics	Find statistics on industries, business conditions	NAIC, FedStats, Statistical Abstract of the United States, U.S. Census Bureau
Consumer statistics	Gain info on potential customers, consumer markets	Consumer Credit Data, Consumer Product Safety
Demographics	Segment the population for targeting customers	American FactFinder, Bureau of Labor Statistics
Economic indicators	Know unemployment rates, loans granted and more	Consumer Price Index, Bureau of Economic Analysis
Employment statistics	Dig deeper into employment trends for your market	Employment and Unemployment Statistics
Income statistics	Pay your employees fair rates based on earnings data	Earnings by Occupation and Education, Income Statistics
Money and interest rates	Keep money by mastering exchange and interest rates	Daily Interest Rates, Money Statistics via Federal Reserve
Production and sales statistics	Understand demand, costs and consumer spending	Consumer Spending, Gross Domestic Product (GDP)
Trade statistics	Track indicators of sales and market performance	Balance of Payments, USA Trade Online
Statistics of specific industries	Use a wealth of federal agency data on industries	NAICS, Statistics of U.S. Businesses

www.sba.gov/business-guide/plan-your-business/market-research-competitive-analysis



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Popular trends in the restaurant industry

Dining out is no longer reserved for celebrating milestones or other special occasions. Many people dine out regularly for meals. A 2016 Gallup poll found that 61 percent of Americans eat dinner out at least once a week, and 16 percent are frequent diners, eating out three or more times per week.

People who regularly dine out may have noticed some of the growing trends that have emerged in recent years that are helping to shape dining experiences.

- **Picked-on-property offerings:** Many restaurants now serve foods grown, picked and processed on the premises. Rooftop or small courtyard gardens enable restaurateurs to pass the freshness on to customers. Chefs grind their own spice blends, harvest their own eggs, cure their own bacon, and embrace other hyper-local fare.

- **Gut-friendly foods:** Some restaurants are experimenting with preparing and offering foods that are friendly to the digestive tract. These establishments emphasize prebiotic and probiotic ingredients and focus some of their efforts on producing menus with foods that boast anti-inflammatory properties.

- **Streamlined menus:** Food waste is a problem across the globe. Operating a sustainable restaurant requires careful decisions about the foods that make it onto the menu. Instead of offering five different chicken dishes, a restaurant may focus on two or three popular standards to cut back on waste.

- **Fast casual:** Fast casual restaurants do not offer full table service, but offer a higher



quality of food than traditional fast-food restaurants. These establishments also may be headed by trained and experienced chefs who add unique twists to popular menu items.

- **Extended delivery options:** Dining out doesn't have to mean eating away from home. A growing number of restaurants are emphasizing their curbside takeaway, drive-throughs and delivery services. Travel-friendly fare and heat-and-eat meals are

competing with convenient options available at grocery stores.

- **Back to basics:** More and more customers are looking for classic dishes they equate with home cooking. As a result, many restaurants are stripping away the pretense and extra ingredients and turning to traditional recipes.

Restaurant trends continue to evolve as a greater number of diners are going out to eat.

Did you know?

Social media has had a profound impact on various industries, and the restaurant business is no exception. According to the 2018 Dining Trends Survey from Zagat, 53 percent of the nearly 13,000 diners surveyed indicated they browse food photos on social media. Perhaps more interesting to restaurant owners is that 75 percent of those who admitted to browsing food photos on social media indicated they have chosen restaurants based on such photos. Customers who take photos of the foods they order and then share those photos via social media are essentially providing restaurants with free advertising. In fact, Zagat notes that many new restaurants feature interior designs that include photo-friendly lighting, reflecting that restaurant owners recognize the benefits of their customers stopping to snap a photo before diving into their meals.

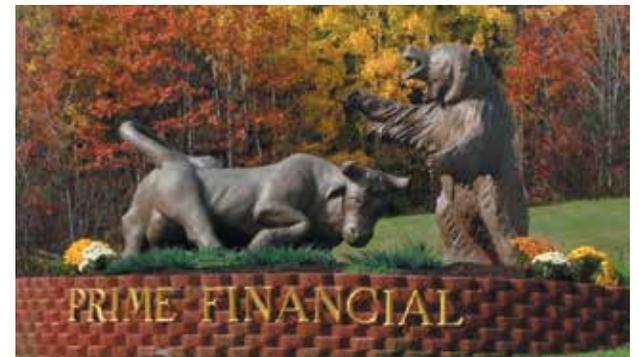


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Job relocation tips

Relocating for a job can be exciting and stressful. But there are ways to make moving go smoothly.

- **Inquire about relocation assistance.**

The Allied survey found that 63 percent of companies offered relocation packages. That's a considerable perk, as moving can be expensive, especially for adults moving to different parts of the country. Asking about relocation expenses before being offered a job can be tricky, but some companies may mention such packages in their job ads or in their initial meetings with out-of-town candidates.

- **Ask what relocation packages cover.**

Relocation packages vary from company to company. The Allied Survey found that 54 percent of companies that offered such packages covered moving expenses, while 21 percent gave new hires a lump sum of money to use as they deemed necessary. One in five companies even sponsored trips to search for homes. Adults who are offered relocation packages should get the specifics so they can start creating moving budgets.

- **Emphasize organization.** Much of the stress associated with relocating can be traced to the logistics of uprooting oneself

and one's family. Men and women who are unaccustomed to making lists may want to start, as doing so can help keep track of all the tasks that need to be completed before hitting the road. Various unique tasks, from canceling utilities to changing insurance policies, must be completed before moving, and it's easy to lose track of what's been done and what hasn't. Maintaining a to-do list and checking off tasks as they're completed can simplify the relocation process.

- **Rent your first home.** The Allied survey found that 31 percent of respondents indicated the most challenging part of relocating for a job was finding a home, while 29 percent felt acclimating to their new community was the most challenging aspect of their relocation. Adults who rent their first homes upon relocating can remove some of the pressure to find the perfect home, knowing full well their first home in their new community will be temporary. If possible, rent in a location that makes it easy to immerse yourself in your new community, which should make the adjustment easier. In addition, place items that are unnecessary for day-to-day life in storage. Having some of your possessions already packed should make your next move less stressful.

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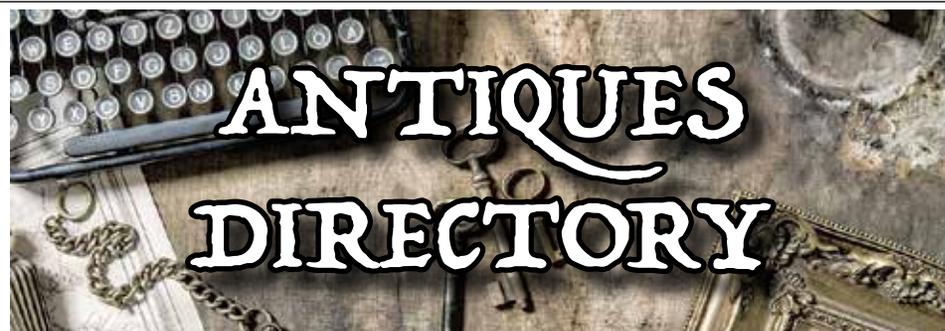
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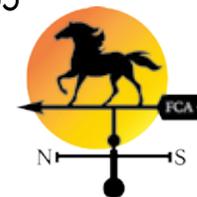
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Funding a business takes time, money

Fund your business

It costs money to start a business. Funding your business is one of the first — and most important — financial choices most business owners make. How you choose to fund your business could affect how you structure and run your business.

Determine how much funding you'll need

Every business has different needs, and no financial solution is one size fits all. Your personal financial situation and vision for your business will shape the financial future of your business.

Once you know how much startup funding you'll need, it's time to figure out how you'll get it.

Fund your business yourself with self-funding

Otherwise known as bootstrapping, self-funding lets you leverage your own financial resources to support your business. Self-funding can come in the form of turning to family and friends for capital, using your savings accounts, or even tapping into your 401k.

With self-funding, you retain complete control over the business, but you also take on all the risk yourself. Be careful not to spend more than you can afford and be especially careful if you choose to use tap into retirement accounts early. You might face expensive fees or penalties or damage your ability to retire on time — so you should check with your plan's administrator and a personal financial advisor first.

Get venture capital from investors

Investors can give you funding to start your business in the form of venture capital investments. Venture capital is normally offered in exchange for an ownership share and active role in the company.

Venture capital differs from traditional financing in a number of important ways. Venture capital typically:

- Focuses high-growth companies
- Invests capital in return for equity, rather than debt (it's not a loan)
- Takes higher risks in exchange for potential higher returns
- Has a longer investment horizon than traditional financing

Almost all venture capitalists will, at a minimum, want a seat on the board of directors. So be prepared to give up some portion of both control and ownership of your company in exchange for funding.

How to get venture capital funding

There's no guaranteed way to get venture capital, but the process generally follows a standard order of basic steps.

1. Find an investor

Look for individual investors — sometimes called "angel investors" — or venture capital firms. Be sure to do enough background research to know if the investor is reputable and has experience working with startup companies.

2. Share your business plan

The investor will review your business plan to make sure it meets their investing criteria. Most investment funds concentrate on an industry, geographic area, or stage of business development.

3. Go through due diligence review

The investors will look at your company's management team, market, products and

services, corporate governance documents, and financial statements.

4. Work out the terms

If they want to invest, the next step is to agree on a term sheet that describes the terms and conditions for the fund to make an investment.

5. Investment

Once you agree on a term sheet, you can get the investment! Once a venture fund has invested, it becomes actively involved in the company. Venture funds normally come in "rounds." As the company meets milestones, further rounds of financing are made available, with adjustments in price as the company executes its plan.

Use crowdfunding to fund your business

Crowdfunding raises funds for a business from a large number of people, called crowdfunders. Crowdfunders aren't technically investors, because they don't

More FUNDING,
PAGE 51

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Funding

CONTINUED FROM PAGE 50

receive a share of ownership in the business and don't expect a financial return on their money.

Instead, crowdfunders expect to get a "gift" from your company as thanks for their contribution. Often, that gift is the product you plan to sell or other special perks, like meeting the business owner or getting their name in the credits. This makes crowdfunding a popular option for people who want to produce creative works (like a documentary), or a physical product (like a high-tech cooler).

Crowdfunding is also popular because it's very low risk for business owners. Not only do you get to retain full control of your company, but if your plan fails, you're typically under no obligation to repay your crowdfunders. Every crowdfunding platform is different, so make sure to read the fine print and understand your full financial and legal obligations.

Get a small business loan

If you want to retain complete control of your business, but don't have enough funds to start, consider a small business loan.

To increase your chances of securing a loan, you should have a business plan, expense sheet, and financial projections for the next five years. These tools will give you an idea of how much you'll need to ask for and will help the bank know they're making a smart choice by giving you a loan.



Once you have your materials ready, contact banks and credit unions to request a loan. You'll want to compare offers to get the best possible terms for your loan.

Use Lender Match to find lenders who offer SBA-guaranteed loans

If you have trouble getting a traditional business loan, you should look into SBA-guaranteed loans. When a bank thinks

your business is too risky to lend money to, the SBA can agree to guarantee your loan. That way, the bank has less risk and is more willing to give your business a loan.

Use Lender Match to find lenders who offer SBA-guaranteed loans.

Small Business Administration investment programs

Small Business Investment Company (SBIC)

SBICs are privately owned and managed investment funds licensed and regulated by the Small Business Administration. They use their own capital, plus funds borrowed with an SBA guarantee, to make equity and debt investments in qualifying small businesses. Learn more about SBICs to see if your business might qualify.

Small Business Innovation Research (SBIR) program

This program encourages small businesses to engage in federal research and development that has the potential for commercialization. Find out if the SBIR's competitive awards-based program makes sense for you.

Small Business Technology Transfer (STTR) program

This program offers funding opportunities in the federal innovation research and development arena. Small businesses who qualify for this program work with nonprofit research institutions in the early and intermediate stages of starting up. Find out if the STTR program makes sense for your business.

For more information go to www.sba.gov/business-guide/plan-your-business/fund-your-business.



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Buy an existing business or franchise

It can be hard to start a business from scratch. Starting a business from scratch can be challenging. The good news? You don't have to start from scratch to have your own business. Consider franchising or buying an existing business.

Know the difference between franchising and buying a business: Before you decide if one of these options is right for you, make sure you know the basics of franchising and buying an existing business. The main difference between franchising and buying an existing business is the level of control you'll have over your business.

Franchising gives you more guidance but less control

A franchise is a business model where one business owner (the "franchisor") sells the rights to their business logo, name, and model to an independent entrepreneur (the "franchisee"). Restaurants, hotels, and service-oriented businesses are commonly franchised.

Two common forms of franchising are:

- **Product/trade name franchising:** The franchisor owns the right to the name or trademark of a business and sells the right to use that name and trademark to a franchisee. This style of franchising normally focuses on supply chain management. Typically, products are manufactured or supplied by the franchisor and delivered to the franchisee to sell.

- **Business format franchising:** The franchisor and franchisee have an ongoing relationship. This style of franchising normally focuses on full-spectrum business management. Typically, the franchisor offers services like site selection, training, product supply, marketing plans, and even help getting funding.

When you buy a franchise, you get the right to use the name, logo, and products of a larger brand. You'll also get to benefit from brand recognition, promotions, and marketing. But, it also means you have to follow rules from the larger brand about how you run your business.

Buying an existing business gives You more control but less guidance

Buying an existing business is exactly what it sounds like. The buyer typically takes over full ownership of the business. The largest advantage is having an existing blueprint that can include important factors like an established customer base, defined operating expenses, and fully trained employees. Regardless of business type, almost any kind of business could be bought or sold.

When you buy an existing business, you typically get complete control over its direction. However, with no set vision, infrastructure, or external guidance, your business could struggle as you figure out the best way to run things.

Consider three factors before franchising or buying a business

Though the business models differ, there are three common steps to take that will help you determine whether you should franchise or buy a business.

- **Quantify your investment:** Review your financial landscape and decide how much

you're willing to spend to purchase—and ultimately manage—the business. This will help you determine what type of businesses or brands are best for your budget.

- **Consider your talents and lifestyle:**

Be honest about your skills and experience, as they can help you eliminate unrealistic business ventures. For example, if you prefer hands-on assistance, then franchising might be best for you. On the contrary, if you're an experienced business owner, you may want to consider buying an existing business.

- **Review the full landscape:** Look at the existing infrastructure and make sure you understand everything that comes along with the purchase. Don't be afraid to ask questions about contracts, leases, existing cash flow, and inventory. The more you know, the better equipped you'll be to make a sound decision.

More BUSINESS OR FRANCHISE,
PAGE 53



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Business or Franchise

CONTINUED FROM PAGE 52

Pick the right franchise or existing business for you

• **Once you know whether you want to franchise or buy a business, you'll need to evaluate each specific opportunity.**

In short, it boils down to this: do your due diligence. Your research should help you understand the business from both a financial standpoint and in the overall landscape.

If you're interested in franchising, you should explore the following:

• **Any and all existing reports:** Now's the time to put your detective hat on. To start, get a Uniform Franchise Offering Circular (UFOC). This form contains vital details about the franchise's legal, financial, and personnel history.

• **Associated rules and regulations:** Every franchise is different. Confirm that you'll have the right to use the franchise name, trademark, and do business in an area protected from other franchisees. You can also find out if you'll get training and management help from the franchisor and be able to use the franchisor's expertise in marketing and advertising.

• **Contracts:** The contract between the two parties usually benefits the franchisor more than the franchisee. The franchisee generally needs to meet sales quotas and buy equipment, supplies, and inventory. Make sure you understand it all before signing.

If you're interested in buying an existing business, here's what to look into:

• **Licenses and permits:** You'll need to get any needed licenses and permits from the current owner or apply for them yourself. Find out which federal, state, and local permits and licenses you'll need to run your business.

• **Zoning requirements:** Zoning requirements may affect your business. Make sure your business follows all the basic zoning laws in your area.

• **Environmental concerns:** If you're buying real property along with the business, it is important to check the environmental regulations in the area.

• **The value of the business:** There are many different methods to determine a fair price for the sale of the business. Here are a few:

• **Capitalized earning approach:** This method refers to the return on the investment that the investor expects.

• **Excess earning method:** Like the capitalized earning method, except it separates return on assets from other earnings.

• **Cash flow method:** This method is typically used to determine how much of a loan the business' cash flow can support.

• **Tangible assets (balance sheet) method:** This method values the business by the tangible assets.

• **Value of specific intangible assets method:** This method compares buying a wanted intangible asset versus creating it.

Get ready to buy your franchise or business

Once you've found a franchise or business to buy, it's important to conduct a thorough, objective investigation.

At this stage, you'll probably want professional help. Consider hiring an attorney and an accountant. The tax rules surrounding franchises in particular are often complex. A specialist in franchise law can assist you with evaluating the franchise package and tax considerations. An accountant can help you determine the full costs of purchasing and operating the business, and even help estimate potential profit.

An attorney and an accountant together can help you create and evaluate important documents. Typically, that includes:

- Letter of intent
- Confidentiality agreement
- Contracts and leases
- Financial statements
- Tax returns
- Sales agreement
- Purchase price adjustment

Be sure to visit the Federal Trade Commission's Bureau of Consumer Protection for a wide range of resources and guides to help you buy a franchise. www.ftc.gov/tips-advice/business-center/selected-industries/franchises%2C-business-opportunities%2C-and-investments

For more information visit www.sba.gov/business-guide/plan-your-business/buy-existing-business-or-franchise.

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Calculating business costs are important first step

How much money will it take to start your small business? Calculate the startup costs for your small business so you can request funding, attract investors, and estimate when you'll turn a profit.

The key to a successful business is preparation. Before your business opens its doors, you'll have bills to pay. Understanding your expenses will help you launch successfully.

Calculating startup costs helps you:

- Estimate profits
- Do a breakeven analysis
- Secure loans
- Attract investors
- Save money with tax deductions

Identify your startup expenses

Most businesses fall into one of three categories: brick-and-mortar businesses, online businesses, and service providers. You'll face different startup expenses depending on your business type.

Storefront

- Brick and mortar
- Computer
- Online
- Toolbox with a ruler, shovel, and hammer
- Service

There are common startup costs you're likely to have no matter what. Look through this list, and make sure to add any other expenses that are unique to your business.

- Office space
- Equipment and supplies
- Communications
- Utilities
- Licenses and permits
- Insurance
- Lawyer and accountant
- Inventory
- Employee salaries
- Advertising and marketing
- Market research
- Printed marketing materials
- Making a website

Estimate how much your expenses will cost
Once you have your list of expenses, you can estimate how much they'll actually cost. This process will be different for each expense you have.

Some expenses will have well-defined costs — permits and licenses tend to have clear, published costs. You might have to estimate other costs that are less certain, like employee salaries. Look online and talk directly to mentors, vendors, and service providers to see what similar companies pay for expenses.

Add up your expenses for a full financial picture

Once you've identified your business expenses and how much they'll cost, you should organize

your expenses into one-time expenses and monthly expenses.

One-time expenses are the initial costs needed to start the business. Buying major equipment, hiring a logo designer, and paying for permits, licenses, and fees are generally considered to be one-time expenses. You can typically deduct one-time expenses for tax purposes, which can save you money on the amount of taxes you'll owe. Make sure to keep track of your expenses and talk to your accountant when it's time to file your taxes.

Monthly expenses typically include things like salaries, rent, and utility bills. You'll want to count at least one year of monthly expenses, but counting five years is ideal.

Add up your one-time and monthly expenses to get a good picture of how much capital you'll need and when you'll need it.

Use your startup cost calculations to get startup funding

It's a good idea to create a formal report of your expected startup costs.

You want it in a format that's clear and easy to understand. Investors and lenders compare expected costs to projected revenue and determine the potential for your business to profit.

Visit www.sba.gov/sites/default/files/2017-07/Startup%20Costs%20Worksheet.pdf for a start-up cost worksheet.

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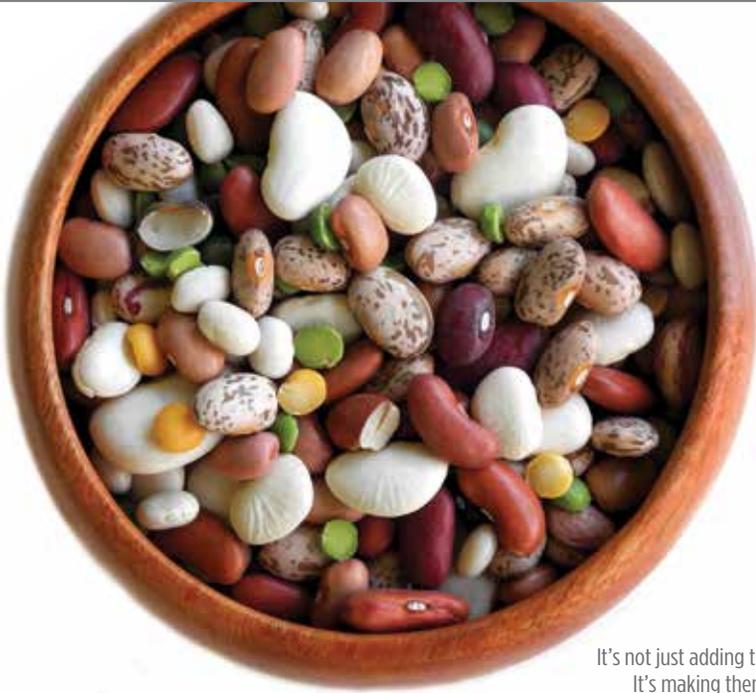


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Phone: 667-5800

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Phone: 743-0499

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100 Middle Street East Tower
2nd Floor
Portland, ME 04101
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68 Sewall Street, Room 512
Augusta, ME 04330
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Maine SBDC: University of Southern Maine (USM)

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Portland, ME 04103

Androscoggin Valley Council of Governments (AVCOG)
Small Business Development Cntr
125 Manley Road
Auburn, ME 04210-3600

Eastern Maine Development Corporation (EMDC)
Small Business Development Cntr
One Cumberland Place
Bangor, ME 04401

Northern Maine Development Commission (NMDC)
Small Business Development Center
11 West Presque Isle
P.O. Box 779
Caribou, ME 04736-0779

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For more information visit the Small Business Administration Maine District Office
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Nine Maine businesses get over \$431,000 to invest in energy efficiency

BY PETER MCGUIRE
Staff Writer

Nine Maine businesses will get federal grants to help with energy-efficient investments. The U.S. Department of Agriculture's Rural Energy for America Program granted \$431,725 to Maine businesses. Most of the money will partially pay for roof-mounted solar panels, but almost half the total, \$200,000, was awarded to T&D Wood Energy, a company building a mill in Sanford to convert wood residue and waste into pellets.

Grants for rooftop solar power arrays will be awarded to the following businesses:

- Gary's Auto and RV Sales and Gagnon's Rental Properties, Connor – \$66,000.
- Mook Sea Farms, Walpole, \$49,597.
- Labrie Farms, St. Agatha, \$30,000.
- Maple Crest Farm, Hermon, \$21,506.
- Buck's Naked BBQ, Freeport, \$19,496.
- Split Rock Distillery, Newcastle, \$6,465.
- Porchside Veterinary Care, Dresden, \$4,228.

“By installing technologies that increase energy efficiency, these local businesses can save more annually, increase competitiveness and reduce their environmental footprint.”

**SENS. SUSAN COLLINS, R-MAINE, AND ANGUS KING, A MAINE INDEPENDENT,
SAID IN A JOINT STATEMENT ANNOUNCING THE GRANTS.**



Tribune News Service

Employees of Mook Sea Farm load bags of oysters from a hatchery into growing cages on the Damariscotta River in this 2015 photo.

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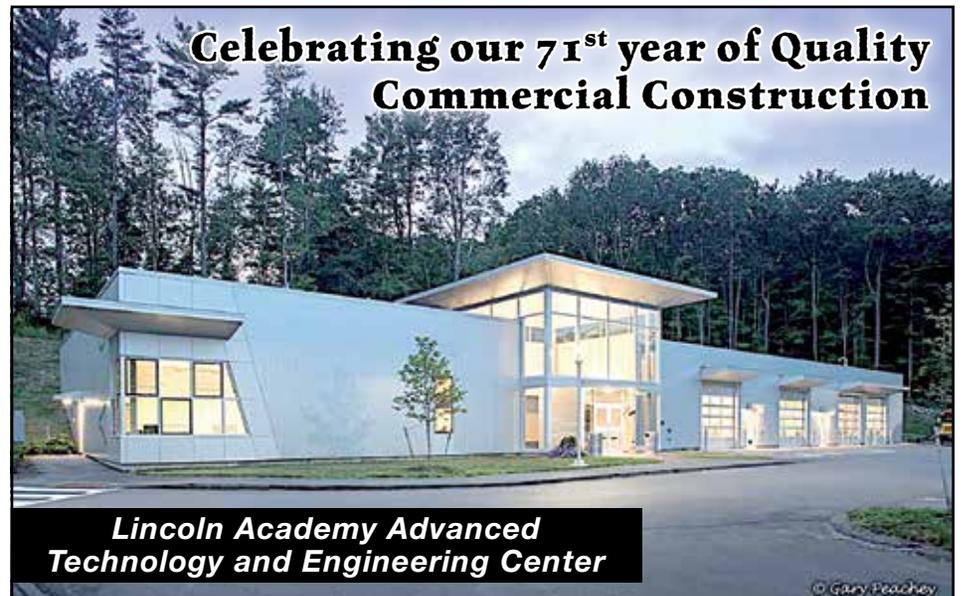


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7 steps to leave a job gracefully

Deciding to leave a job is seldom an easy decision. However, it's a more common decision than many people may know, as the U.S. Bureau of Labor Statistics indicates the average worker holds 10 different jobs before age 40.

People change jobs for a variety of reasons. Some do so because of better opportunities elsewhere, while others simply need a change. Regardless of what's motivating a job change, leaving a place of employment can elicit various emotions, including some that may contribute to negative thoughts about a current employer. But it's always best to leave a job gracefully, which can pay dividends down the road. The following are seven strategies people can employ as they leave their jobs to ensure those exits go as smoothly as possible.

1. Watch out for social media. It's best to keep resignation plans to yourself and off of social media. You never know who is reading your posts, and bad-mouthing a soon-to-be-former employer can lead to hurt feelings and poor references. Resist the urge to rant about what's making you unhappy at work or brag about a new position to your social network.

2. Play by the rules. Your employer may have a plan in place for how the company prefers resignations to be handled. The standard two- to three-week's notice is a guideline. Visit with human resources if you need more information, such as whether or not a resignation letter or other documentation is required.

3. Speak with your manager first. It's respectful for your immediate manager or supervisor to learn of your departure

first. This gives him or her ample time to put a plan in place to fill your position. The more notice you can give, the more goodwill you're building on your way out the door. Schedule a meeting for this purpose; do not make it an informal chat by the water cooler. Resist the urge to quit via email or text. Resigning requires face-to-face communication. Present a concise letter of resignation as well. Don't call out colleagues or air your grievances in the letter.

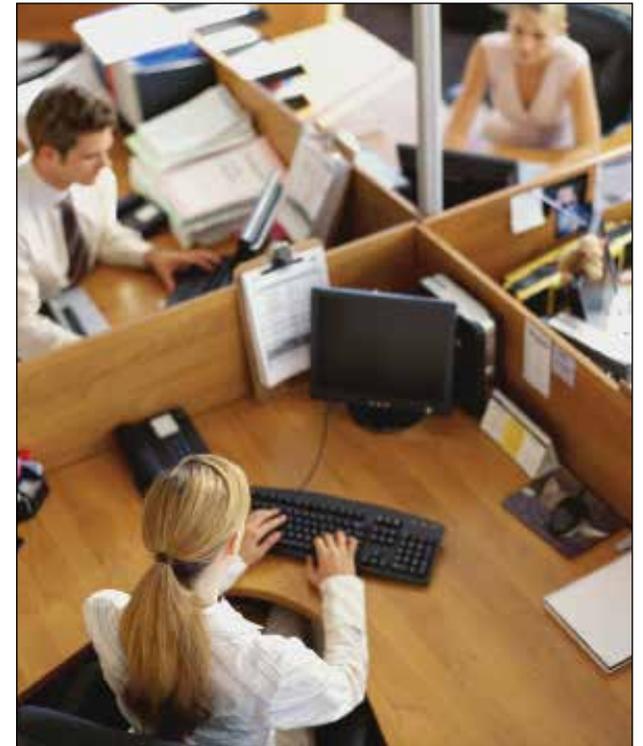
4. Announce your departure. Work collectively with your manager and other higher-ups to decide how to best handle the announcement to other employees.

5. Train your replacement and prepare final assignments. Volunteer to train or assist with getting your replacement set up. If you have any outstanding projects or documents, be sure to tie up any loose ends before leaving. Leave behind instructions or a guidebook if you think it will help your replacement perform their duties more effectively.

6. Keep the momentum. It can be tempting to phone it in as you near departure day, but this is inadvisable. Do your job to the best of your ability up until you say your goodbyes.

7. Pack on your own time. Cause as little disruption as possible by packing belongings before or after office hours. Respect the working environment, recognizing that your coworkers still need to get their jobs done.

Quitting a job can be full of mixed emotions. Just be sure to time it correctly and leave in as positive a way as possible to maintain a strong professional network.



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Farming-Friendly Communities

Maintaining rural character, creating economic opportunity, buying local, building community – many communities are talking about one or more of these ideas. Has your community identified any one of these as important goals? Are there farms and/or farmland in your community? If so, then actively supporting farming may help accomplish some of your community goals. Think “farmingfriendly”!

Farming in Maine is making a comeback. In 2016 the USDA reported 8,200 farms in Maine, an increase of almost 14%*. Maine leads

the nation in growth of organic farms adding over 100 new organic farms from 2008-2014 (Bangor Daily News 9/26/15). Local farms mean local foods, and many Maine communities are embracing this by supporting farming, by taking steps to ensure they are “farming-friendly”.

Farming-friendly communities support farming through local planning, policies, ordinances and activities. Farming-friendly communities encourage active participation from farmers, residents and town officials to keep farming viable. Your community can take steps to become farming-friendly.

Benefits of Strong, Healthy Agriculture

A strong, healthy agricultural economy comes from supporting farms of all types - traditional dairy and crop farms, and smaller-scale farms growing produce, herbs, flowers, seedlings, meats

or other specialty products. And these farms provide a number of benefits to a community.

Economic Opportunity

Farms support and serve a broad base of local businesses. From equipment and farm supply stores, to mechanics, to veterinarians, to fuel suppliers, farming helps create a diverse economic base for a region.

“Agritourism” provides opportunities to visit farms and observe farm activities.

Environmental Benefits

Farm fields and wetlands are important areas for groundwater recharge. Farm hedgerows filter rain and surface water runoff helping to protect water quality.

Farms provide essential habitat for fish, birds and other important wildlife species. Rural

Character and Legacy

Farms provide natural areas and rural vistas that are important landscapes for “rural character.”

Maine’s farms are a historic/cultural legacy in many communities.

Build Community

Farms days, harvest suppers, farmers’ markets all offer opportunities for bringing people together to build new connections between farms and their community.

Protect Working Farmland

Farmers need productive, and affordable, land to run a viable farm business. As communities grow, new development may put pressure on

More FARM-FRIENDLY,
PAGE 59

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Farm-Friendly

CONTINUED FROM PAGE 58

farmland (e.g. acquisition for house lots) and/or compatibility may become an issue (e.g. noise and/or odor from farm operations). The challenge is how to provide for and protect agricultural land use while also accommodating growth. Planning for agriculture helps to ensure that farming will have a place as your community grows and that your community is “farming-friendly”. Some steps your community can take to protect working farmland include:

- Work with farmers to identify and prioritize farmland.
- Support landowners’ enrollment in Maine’s current use tax programs: Farmland, Tree Growth, Open Space and Working Waterfront.
- Support landowners’ efforts to permanently preserve their land for agriculture.

It’s not farmland without farmers.™

Without farmers, there is no “farm” in farmland. When planning for agriculture, the most important step is to engage your community’s farmers. Reach out and bring farmers in to the conversation with residents and town officials, to

envision the community’s farming future.

Meet with farmers

- Understand their needs.
- Learn about changes affecting their industry.
- Identify ongoing ways for working with them.

Support farmers and farming

- Adopt farm-friendly policies and ordinances that enable farms to diversify and expand their businesses.
- Help farmers access good farmland.
- Encourage farmers who sell direct to consumers to sign up on Get Real Maine. Then help everyone learn about local farms with a link on the Town’s website.
- Promote farmers’ markets, community supported agriculture (CSA’s), farm days and other events.
- Encourage beginning farmers to move to your community. Check out the “Beginning Farmer Resource Network” page.
- Recognize the farm families for their land stewardship.

For more ideas on engaging farmers, visit “Know Your Farmers” on the Maine Farmland Trust website.

More Tools Available at GrowSmartMaine.org



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Key report offers a path ahead for Maine's forest industry

BY EDWARD D. MURPHY
Portland Press Herald

The upper St. John River flows at the outlet of Baker Lake, located in northwestern Maine forestland held by The Nature Conservancy. Maine's more than 17 million acres of forest are primarily privately owned. Maine's forest products industry needs to react more quickly to changing markets and find investments for new products, a group studying the sector said in a report released Tuesday.

FOR/Maine, a group with representatives from industry, communities, government and others, said the forest products industry could maintain a leading role in the state's economy if it is more nimble in adapting to rapid changes in markets, technology and social trends.

The group's report said the goal is for the industry to support a more sustainable forest and stronger communities and have a greater impact on the economy. If its recommendations are followed, the industry could grow its economic impact from \$8.5 billion a year to \$12 billion annually, the report said.

The Forestry Industry Roadmap, funded by a \$1 million grant from the Department of Commerce, said the industry needs more investments and a stronger focus on managing the state's forests, which cover almost 90 percent of the state and are primarily privately owned. The report also calls for workforce training and support for communities dependent on the forest to help the industry grow.

"Maine's forests are a major renewable resource. With the right steps ... the state is in a position to grow a sustainable economy built on bio-based production," said Jeffrey Hatcher, managing director of Indufor North America, which conducted a global market analysis for the organization.

The funding for the report was provided in early 2017, shortly after a wave of paper mill closings swept across the state. It aims to provide ideas for rebuilding the forest products industry.

The report doesn't identify where the investments would come from, but said expanding the use of trees, including developing

new chemical products, could "lead Maine to (a) second golden age of forestry."

The organization's next steps include developing implementation and marketing plans for the industry and setting up a "community working group," which would focus on redeveloping idle mills and strengthening the communities where mills continue to operate.

"Maine's forests continue to be a vital part of our state's economy," Sens. Susan Collins and Angus King said in a joint statement. The FOR/Maine "recommendations will support job creation and economic growth in our rural communities."

Maine has a strong forest products foundation. The state has more than 17 million acres of forest, the largest contiguous, privately owned working forest in the country, more than half of which is certified as managed sustainably. The industry can produce 16 millions tons of wood a year and is a short distance from the largest consumer market in the world. Maine also has deep-water ports that offer direct shipping to Europe and the rest of the world, the report said, and has the University of Maine, which is a leader in forestry education and provides research and development for the industry.

And, despite the economic turmoil in the paper industry in recent years, four mill owners invested nearly \$400 million to convert paper machines to new products. Much of the industry in the state had been focused on producing coated paper, used primarily by the magazine industry, but demand has contracted sharply. Demand for new product lines geared toward shipping materials, specialty papers and tissue paper is growing.

In addition to traditional wood products, the report said, new markets are emerging for products from trees, including biofuels, pulp that can be used in textile production, and nanocellulose, which can also be used in textiles and medical products. The report said research into new products should be accelerated if the state is to take a leadership role in developing new uses for wood.

The report also said that new investments could be attracted if the state addresses regulatory issues and high energy prices.



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2. **Scholarships:** Scholarships are financial awards that do not have to be repaid. With more than 80 different scholarships, UMA awards over a million dollars in scholarships each year! There are scholarships for new and returning students, recent high school grads and adults completing their degree. For example, adults returning to school after a 3-year absence could qualify for up to \$16,000 with the Adult Degree Completion Scholarship.

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4. **Career-focused education:** Increase your earning potential. UMA offers 31 bachelor's degree programs and more than 40 certificates that are geared toward expanding your job opportunities. UMA grads are working in high-demand and lucrative fields like mental health and human services, business management, computer information systems and cybersecurity, dental hygiene and veterinary technology. And with UMA's flexible course schedule and locations, you can keep your full- or part-time job and still earn your degree.

UMA makes earning your degree affordable and the education you receive will propel you to the next level of your career. Liam Sigaud '14, policy writer now residing in Washington, D.C. sums it up well: "The education I received at UMA, and the professional connections and friendships I forged during my time there were integral to my later success. Graduating debt-free with a marketable degree allowed me to enter the workforce and thrive. If UMA hadn't been there, at the right place and at the right time, I would have missed so many opportunities that have enriched my life."

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Students in UMA's Bachelor of Architecture program review design examples in Handley Hall, Downtown Augusta.

Scholarships at UMA

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Minimum Enrollment	Full-Time: 30 Credits/Year Part-Time: 15 Credits/Year	6 Credits/Semester	12 Credits/Semester	3 credits
Renewable	Yes! Up to Full Tuition	Yes! Up to \$16,000	Yes! Up to \$8,000	No
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