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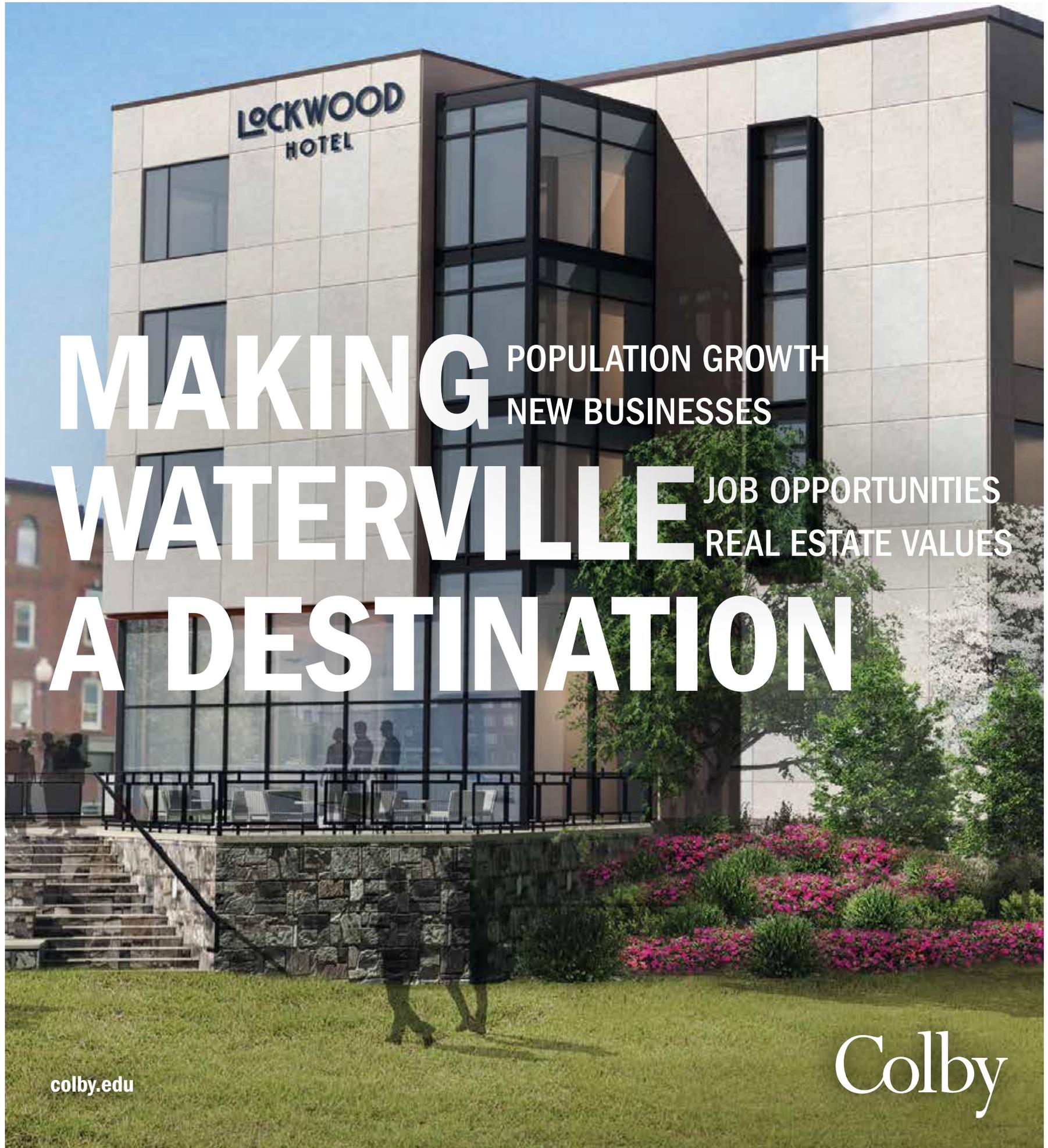
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**About this section**

This special advertising supplement was produced by the Kennebec Journal/ Morning Sentinel. The cover design was by Alicia Tuttle, graphic designer. 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 or email [bcampbell@mainetoday.com](mailto:bcampbell@mainetoday.com).

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**“The City of Waterville was selected as the host city for this year’s event organized by the Bicycle Coalition of Maine. It was an amazing weekend. Bikers from all over the U.S. and a handful of other countries were impressed with the venue and its proximity to downtown. Local service organizations provided dozens of volunteers to assist with duties from food prep, to shuttle service to helping handle luggage. It was a fantastic showing of what the area CAN be for the city in the future.”**

**MATT SKEHAN, DIRECTOR PARKS AND RECREATION, CITY OF WATERVILLE**

*Photo courtesy of the city of Waterville*  
A birds eye view of the Waterville Riverwalk and city at sunset.

# Waterville has become a centrally-located and welcoming large-scale events host city

**BY NANCY GALLAGHER**  
*Correspondent*

It’s finally happening. “More and more we’re seeing Waterville as the destination for . . . bigger statewide events,” said Mid-Maine Chamber of Commerce President and CEO Kimberly Lindlof, noting that the city now has the capacity to host both indoor and outdoor large-scale events.

For the second consecutive year, the Girl Scouts of America held its annual statewide May conference in Waterville. Mid-Maine Chamber Guidebooks helped participants with parking and dining information convenient to the Opera House venue.

“Girl Scouts of Maine has hosted our annual G.I.R.L. Celebration at the Waterville Opera House the past two years, and we look forward to hosting it again there next May. It is such a wonderful venue for our event. The space and stage are perfect for the recognition that our honorees

and guests deserve because, during this event, we honor Girl Scouts who have earned our highest awards, the Gold and Silver Awards, the Girl Scout Leadership scholarship recipients, graduating high school seniors and our very deserving Girl Scout volunteers. Girl Scouts come from all over the state to attend, and downtown Waterville is somewhat central and easy to get to for our attendees. The staff at the Opera House are great to work with and attend to every detail, ensuring our event is a success,” said Girl Scouts of Maine CEO Joanne Crepeau.

In June, the Maine Conference for Jewish Life returned to Waterville.

“We’ve enjoyed hosting the annual Maine Conference for Jewish Life in Waterville for the past six years. Every year, the conference has grown, and for the past three years we’ve held part of the conference on Main Street, bringing over 250 people from across the state and beyond to experience our beautiful downtown. It’s been wonderful to work

with the Chamber of Commerce and local businesses and organizations,” said Director of Summer Programs for the Center for Small Town Jewish Life, Melanie Weiss. Conference venues included Thomas College, the Waterville Opera House and the Hathaway Creative Center. September brought 450 cyclists and nearly 100 staff, volunteers and local service groups to Waterville’s RiverWalk at Head of Falls.

“The City of Waterville was selected as the host city for this year’s event organized by the Bicycle Coalition of Maine. It was an amazing weekend. Bikers from all over the U.S. and a handful of other countries were impressed with the venue and its proximity to downtown. Local service organizations provided dozens of volunteers to assist with duties from food prep, to shuttle service to helping handle luggage. It was a fantastic showing of what the area CAN be for the city in the future,” said Matt Skehan, Waterville’s Director of Parks and Recreation.

Current Waterville room count stands at approximately 500, and bed count at approximately 750, with an additional 40 or more rooms and restaurant space now under construction at the future Lockwood Hotel on Main Street.

Waterville’s Elks Club and hotels offer extensive banquet facilities. Broadening the city’s complement of large-scale advantages is The Elm, a full-service events center, recently opened on College Avenue, adding a lounge with a full bar and seating for 125 persons, a flexible banquet space that expands to seat from 250 to 350, and a 500-seat performance venue with a digital sound system, acoustical panels and LED lighting. If adding standing admission tickets, The Elm can accommodate 650 concertgoers.

For ten days in August of 2020, the Alford Youth & Community Center will host the Cal Ripkin Babe Ruth U12 Major/60 World Series at Purnell Wrigley Field,

**More MID-MAINE, PAGE 7**



*Purnell Wrigley Field Contributed photo*  
Purnell Wrigley Field, home of the 2020 Cal Ripken World Series.



*BikeMaine 2019 Contributed photo*  
450 participants tent at Waterville's scenic RiverWalk at Head of Falls preceding the beginning of 2019 BikeMaine, a week-long cycle tour of Maine's natural beauty.



*Waterville Opera House Contributed photo*  
The Waterville Opera House stage is set for the 2019 Girl Scouts of Maine G. I.R. L. Celebration.

## Mid-Maine

CONTINUED FROM PAGE 6

again making Waterville the destination for a major event—one expected to attract 3,000 attendees.

“Nine regional championship teams from across the US...their families, friends, fans, coaches and referees will settle into Waterville,” said Felicia Lambert of the AYCC. Lindlof will print an additional 3,000 Mid-Maine Chamber of Commerce Guidebooks to help them navigate the area.

Even as its reputation as a large-scale events destination shines ever brighter,

the Mid-Maine Chamber of Commerce concurrently expands its role as Waterville's one-stop shop for business development at 50 Elm Street. The Central Maine Growth Council, 680-7300; a Small Business Development Center Advisor, 319-4316; and the recently-launched satellite of the Maine Technology Institute 582-4790 diversify access to business information and resources in that single convenient location.

The Mid-Maine Chamber of Commerce is located at 50 Elm Street, Waterville. Business hours are 8 a.m. to 5 p.m. Monday through Friday. Telephone, 873-3315, fax 877-0087 and the website is [midmainechamber.com](http://midmainechamber.com). For general inquiries contact [customerservice@midmainechamber.com](mailto:customerservice@midmainechamber.com).



Sharing a bite at the Maine Conference for Jewish Life.

*Dennis Griggs photo*

# It's a small team at KV Chamber

## *But it boosts businesses and programs in 23 cities and towns*

BY NANCY P. MCGINNIS  
Correspondent

It's been a busy year for the Kennebec Valley Chamber of Commerce, reflecting the energy and diversity of the members in the 23 cities and towns served by the four-person office located on Western Avenue in Augusta.

"We are small, but mighty," said Katie Doherty, President and CEO, praising her Chamber team: Caroline Saban, Marketing Director; Kayla Tracy, Events & Membership Director; and Office Manager Lindsay Corbett. Doherty also cites the dedication and open mindedness of the Chamber's board of directors to explain how an organization founded way back in 1932 stays relevant and continues to make a community impact in 2019 and beyond.

In light of the ongoing evolution of strong downtown coalitions, Main Street programs, and the like, the Chamber has been engaged in reassessing its own priorities and transitioning to a supporting role in community events all year long, while aligning itself more closely to its own mission, focusing on the workforce and the local economy.

Thus, the Chamber is bidding farewell to its Whatever Family Festival after a 42-year run. Launched as a community boat race in the 1970's in celebration of the recently completed cleanup of the Kennebec River, the event had expanded and morphed over the decades to a weeks-long lineup of activities and offerings from golf to bluegrass.

"We're encouraging businesses that have supported the Whatever Festival in past years to continue to be active participants in community events, such as the Fourth of July parade and festivities in Augusta. We'll be continuing to develop the Kennebec River Brewfest," a popular summer event launched two years ago that features live music and spotlights local breweries and distilleries, "and we're excited about the Kennebec Valley debut of 7th Up this fall," said Doherty.

Earlier this month, for its inaugural version of 7th Up, based on the event pioneered by the Bangor Regional Chamber last year, the Kennebec Valley Chamber partnered with Cony High School to offer 180 seventh grade students the opportunity to spend a day connecting in depth with selected Augusta businesses. The students were split into five groups, each working with three of a total of fifteen area employers, ranging from large busi-



The Kennebec Valley Chamber of Commerce team includes (l. to r.) Caroline A. Saban, Marketing Director; Kayla M. Tracy, Events & Membership Director; President and CEO Katie L. Doherty and Lindsay L. Corbett, Office Manager.

Nancy McGinnis photo

nesses to small entrepreneurs, recruited to participate.

The goal: to forge connections, offer insight, and build awareness of career opportunities right here in our own communities, said Doherty. This time is a critical juncture when young people are beginning to form opinions and perspectives about their future options. For example, students learn that MaineGeneral employs not only physicians and others with medical training – but also chefs and engineers.

In conjunction with 7th Up, Doherty adds, the JMG (Jobs for Maine Graduates) teacher at Cony has been working with the students to help them develop practical, confidence-building real world skills such as making eye contact and

shaking hands. The 7th Up initiative is designed to benefit all students whether they will enter the workforce with a high school or trade school diploma, associate's or bachelor's degree. Doherty and her team are enthusiastic and ambitious: "Next year, we'll be expanding 7th Up to seventh graders in all the school districts across the Kennebec Valley."

After a one-year hiatus, the Chamber's Kennebec Leadership Institute (KLI) is now refreshed, up and running again, with 22 students currently comprising its 32nd cohort.

"We took time out to work with a consultant, explore leadership trends and restructure this important 13-week program," said Doherty. Area businesses select employees of varying ages

and backgrounds to attend this highly acclaimed course and the Chamber is working with some 430 KLI alumni to create an interactive mentorship program.

Through these new and remodeled initiatives, she notes, in this era when we turn to and are so often driven by the internet and social media, the Chamber is re-visioning and re-energizing.

"We're also trying to market ourselves better, as a Chamber," explains Doherty. As she often tells newcomers, "You get from a membership what you put into it. It always works best when you show up, brand yourself, connect and contribute."

Meanwhile, the Chamber's other popular offerings such as Cynergy, providing

More KV CHAMBER, PAGE 9

# KV Chamber

CONTINUED FROM PAGE 8

networking opportunities for young area professionals, and the Chamber's Small Business Resource Team, with seasoned expertise and resources, continue full speed ahead. Preparations are already underway for the annual Kenney Awards coming up in January.

With new retail, restaurant, and other businesses opening and or expanding, there has been a flurry of ribbon cuttings – “as many as one or two a week,” said Doherty, noting that the Chamber is happy to welcome members and non-members alike to the business community. “We’re here to help.”

The Kennebec Valley Chamber includes about 600 members, with an impressive retention rate of 92 percent. To learn (or rediscover) all the benefits of membership, quarterly refreshers are offered on site in the upstairs conference room at the Chamber (an attractive meeting space for up to 30, available free of charge as a membership benefit).

The Chamber's Western Avenue headquarters also serves as a real and virtual visitors' center. “We’ve had lots of tourism foot traffic this summer, and we

**After a one-year hiatus, the Chamber's Kennebec Leadership Institute (KLI) is now refreshed, up and running again, with 22 students currently comprising its 32nd cohort. The Chamber took time out to work with a consultant, explore leadership trends and re-structure this important 13-week program. Area businesses select employees of varying ages and backgrounds to attend this highly acclaimed course and the Chamber is working with 430 KLI alumni to create an interactive mentorship program.**

field phone calls and email inquiries year ‘round,” said Doherty. Visitors are always interested in local things to do, and attractions such as the area lakes and campgrounds. The Chamber's literature racks are filled with members' brochures and flyers, and “we’re happy to offer guides and maps covering not just the Kennebec Valley area but the entire state of Maine, to share the love.”

For more information about the Chamber, visit the website at [kennebecvalleychamber.com](http://kennebecvalleychamber.com) or email [info@kennebecvalleychamber.com](mailto:info@kennebecvalleychamber.com) or call 623-4559.

KVCC serves Augusta, Belgrade, Chelsea, Dresden, Farmingdale, Fayette, Gardiner, Hallowell, Jefferson, Litchfield, Manchester, Monmouth, Mount Vernon, Pittston, Randolph, Readfield, Richmond, Somerville, Wayne, West Gardiner, Whitefield, Windsor and Winthrop.



*Nancy McGinnis photo*

The Kennebec Valley Chamber of Commerce, serving 23 area cities and towns and approximately 600 member businesses and organizations, is located just off Interstate 295 on Western Avenue in Augusta.



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# Free advice can be worth a lot when it comes from CEI

BY NANCY GALLAGHER  
Correspondent

**T**he Small Business Development Center (SBDC) of Coastal Enterprises, Inc. (CEI) offers free confidential business advising throughout the state of Maine.

From her Waterville location, Allison Watson acts as SBDC Advisor for northern Kennebec and southern Somerset counties. She assists businesses with concept and start-up viability issues, the challenges of growth and exit strategies for mature businesses.

By bringing information concerning operations, management, financial systems and human resources, “we really offer advising services from the very beginning of the start-up to the exit of a business,” says Watson.

CEI, a nonprofit community development fund lender, also has programs and resources to assist with job creation counseling and credit issues as well as with environmental and aquaculture enterprises.

In the past year Watson provided more than 1,000 hours of client advisory services. She helped the 100 clients she advised to generate about \$1.2 million in capital for start-ups and expansions.

Among those enabled by these funds to start or expand were daycare centers, a barber shop, recycling facility, interior decorator, real estate development, lobstering, restaurants, machine shop, automotive repair, landscaping, counseling services, photography, painting, industrial processes and farming.

She mentored at the Maine Center for Entrepreneurs, a gateway educational workshop leading to a competitive opportunity to pitch ideas to earn a \$25,000 development grant.

Small businesses undergird Maine’s economy. Higher labor costs and a reluctance to raise prices to adequately cover those expenses pressure many small businesses, said Watson. Hourly wages will increase yearly up to \$15 and an upcoming earned paid time off benefit further squeezes labor costs.

It’s no secret that Maine needs more daycare facilities. On a positive note, Watson recently attended a ribbon cutting for Happy Days Daycare in Winslow, the latest among a number of daycares opened locally in the past year. More

**“That’s our role; to educate them and help them learn how to do things for themselves and help them set up systems that they understand. I see people wait sometimes too long before they ask for help. (CEI advice) should make it easier for them to understand where their money is going and how to make decisions that will improve their profitability.”**

**ALLISON WATSON, ADVISOR SBDC/CEI**



*Contributed photo*

Barbers Eric Signorelli and Tanya Lennon, of The Barber Parlor, the newly opened barber shop on College Avenue in Waterville. The Barber Parlor, is open Tuesday through Saturday 7 a.m. to 6 p.m., Sunday and Monday 7 a.m. to 2 p.m. at 162 College Avenue. This business is an example of Small Business Development Center Advisor Allison Watson’s efforts in assisting entrepreneurs with their startup process.

help in facilitating growth in this category is on the way at the state level, said Watson.

A bumper crop of restaurants is in the works and Watson expects that to trend upward as Waterville continues to grow.

Watson has been focusing on the Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) program, through which participating employers earn a tax benefit by providing employees with a pretax stipend dedicated to purchasing marketplace insurance. Businesses ready to grow or attract employees and pay benefits must demonstrate a solid financial base in order to successfully access new capital, says Watson.

She stresses the importance of well-organized financial systems. Her office is

available to guide businesses with their finances.

“That’s our role; to educate them and help them learn how to do things for themselves and help them set up systems that they understand. I see people wait sometimes too long before they ask for help,” says Watson. Her extensive background includes the financial analysis skills and solutions to better position a business for tax filing and loan applications.

“It should make it easier for them to understand where their money is going and how to make decisions that will improve their profitability,” says Watson.

What about exit strategies? Have one, rather than just closing a business, said Watson. This takes time. Prospective

purchasers will expect three years of tax returns as a demonstration of the value of what they will be buying. Current employees might also be interested. Businesses sold to employees have a higher success rate than other small businesses, she said.

One-hundred businesses. 1,000 hours of free advice. \$1.2 million in capital for startups and expansions. Who says free advice is worth what you pay for it?

CEI is located in the Mid-Maine Chamber of Commerce building at 50 Elm Street in Waterville. Business hours are Monday through Friday 8 a.m. to 5 p.m. Telephone is 319-4316. Email is [allison.watson@ceimaine.org](mailto:allison.watson@ceimaine.org). The CEI website is [ceimaine.org](http://ceimaine.org). The SBDC website is [mainesbdc.org](http://mainesbdc.org).

# Palliative care is about living well despite serious illness

BY VALERIE TUCKER  
Correspondent

Living with serious illness is never easy, but Northern Light Health patients have an extra layer of support available to them through palliative care. Palliative care, as defined by the Center to Advance Palliative Care, is specialized interdisciplinary care provided by physicians, nurse practitioners, social workers, nurses and other staff working together for people living with serious illness.

Such care focuses on providing relief from the symptoms and stress of a serious illness – whatever the diagnosis. The goal of the palliative care team is to improve quality of life for both the patient and the family while working alongside the patient’s primary care provider and involved specialists.

There is often confusion about the difference between palliative care and hospice care. Hospice care is a type of palliative care for patients living with advanced illness nearing end of life. The patient has either come to a stage where curative efforts are no longer of benefit or the patient’s goals have moved toward a focus on comfort and in-the-moment quality of life. Palliative Care, in contrast, can be paired right alongside curative treatment. And in fact, the earlier the better, said Jim VanKirk, MD, medical director of Northern Light Palliative Care.

“Research shows that involving palliative care early in the course of a person’s illness leads to better outcomes for patients and their families,” said VanKirk. “By enhancing the availability of outpatient and home-based palliative care, we can reach patients earlier in their illness and address quality of life through symptom management and by continuing to address goals that are important to the patient’s daily life.”

To that end, Northern Light Sebasticook Valley Hospital offers outpatient palliative care services as well as inpatient consults at the hospital when needed. Patients and SVH providers also have the resource of home-based palliative care as part of wrapping care around the patient and family as illness progresses.

What to expect at a palliative care appointment:

- A brief physical exam that does not



Contributed photo

Northern Light Sebasticook Valley Hospital provides specialized medical care for patients who have serious and chronic illnesses. Palliative care is appropriate at any age and at any stage of treatment. Unlike hospice care, patients can receive supportive care while receiving treatments that are meant to cure an illness. Kim Newby, FNP-C, works with patients and families to discuss their goals of care, options, improve their quality of life through symptom management, and advance care planning discussions.

require changing clothes and is noninvasive (listening to heart, lungs, etc.).

- Discussion of what the patient and caregiver understand about the state of the person’s illness.
- Discussion about goals important to the patient regarding living as well as possible with the illness.
- Review and completion of advanced-care planning paperwork as needed.
- Recommendations to patient and provider relative to symptom management and/ or resources that could benefit the patient.
- Follow-up as needed and as goals and/or symptoms require.

Currently, palliative care services are covered by insurance just as any specialist visit. For questions or to contact palliative care at Northern Light SVH, call 487-4081. Northern Light Sebasticook Valley Hospital is located at 447 North Main Street in Pittsfield.



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# Northern Light Inland Hospital expands services and events highlighting family health

BY WANDA CURTIS  
Correspondent

**N**orthern Light Inland Hospital's new Walk-In Care Clinic opened in March and is staying busy. John Dalton, President of Northern Light Inland Hospital, said they've seen a steady flow of patients at the clinic for a variety of non-emergency health care needs during the past six months.

"It's been very successful and very well received by the community," said Dalton. "About half of the patients we've seen are Inland patients and half don't have a primary care provider."

Nurse manager Hope Pendexter said the Walk-In Care Clinic was opened to provide care to those in the community with non-emergency needs such as cold or flu symptoms, urinary tract infections, earaches, sprains, strains, minor cuts, skin irritations, allergies or headaches. She said they've seen a lot of seasonal illnesses such as colds, sore throats, and flu during the winter months. During

the summer months, they've seen a lot of tick bites, Lyme disease and other illnesses. She said they see an average of 21 patients per day with a high of 36 patients in one day.

"We're glad to see people who don't have a primary care provider and help them to locate a provider," said Pendexter. "Our goal is to help them get established with a provider."

According to Pendexter, one difference between Inland's Walk-In Care Clinic and many express care facilities is that they're able to do lab work and take the specimens right next door to the hospital. She said that they can also order X-rays at the clinic which can be done right next door.

"If they need prior authorization, we can also take care of that," she said.

The Walk-In Care Clinic, located at 174 Kennedy Memorial Drive, is open 8 a.m.-6 p.m. seven days a week. The only days to be closed are Thanksgiving, Christmas and New Year's Day. No appointment is necessary at the clinic.

## TELEHEALTH SERVICES

Another way Northern Light Inland Hospital is making healthcare work for the community is increasing the availability of specialty care via telehealth. Through a Skype-like video system, telehealth gives Inland patients local access to care that they may have had to travel long distances to receive otherwise.

"All of Inland's primary care practices now have behavioral health services through telehealth connections with a psychiatric mental health nurse practitioner connected to Acadia Hospital, but located in Indiana. This kind of technology is great for patients, it gives them much easier access because it's available right in their hometown primary care office," said Dalton.

Anemia Care is a new telehealth offering at Inland. Anemia specialists from Northern Light Eastern Maine Medical Center provide patient evaluations and propose treatment plans remotely during video session held in a specialty care office in the Medical Arts Building attached to Inland. A medical assistant is with the patient during the exam. The provider



**"All of Inland's primary care practices now have behavioral health services through telehealth connections with a psychiatric mental health nurse practitioner connected to Acadia Hospital, but located in Indiana. This kind of technology is great for patients, it gives them much easier access because it's available right in their hometown primary care office."**

**JOHN DALTON, PRESIDENT  
NORTHERN LIGHT INLAND HOSPITAL**



**HOPE PENDEXTER  
NURSE MANAGER,  
NORTHERN LIGHT  
INLAND HOSPITAL**



**DEBRA SCHLEICH, NP-C  
NORTHERN LIGHT  
RHEUMATOLOGY**



**LANCE FELLERS, MD  
NORTHERN LIGHT  
RHEUMATOLOGY**

from EMMC's Anemia Clinic listens to the client's heart using a special Bluetooth stethoscope. Based on the exam and test results, the provider can order medications, follow-up labs and infusion treatments to be done at Inland Hospital. Northern Light Inland Hospital offers a similar telehealth service for sleep apnea consultations with experts from their sister hospital in Presque Isle, AR Gould.

Telehealth has been used in the emergency department for many years for trauma and behavioral health needs. Sara Barry, director of community relations, said that being part of Northern Light Health gives Inland access to specialists at eight other hospitals and many other health care locations for services

within the system.

"It opens up many possibilities for telehealth and other ways we can make it easier for patients to access our family of healthcare providers across the miles," said Barry.

## NEW RHEUMATOLOGY STAFF

In other news, Lance Fellers, M.D., recently returned to Maine to practice at Northern Light Rheumatology. He was on staff at Inland before leaving to teach in Florida a few years ago. Fellers is one of only two physicians in the State of Maine who specializes in pediatric rheuma-



*Contributed photos*

The Walk-In Care Clinic, located at 174 Kennedy Memorial Drive, is open 8 a.m.-6 p.m. seven days a week.

More INLAND, **PAGE 13**

# Inland

CONTINUED FROM PAGE 12

tology. He is board-certified in internal medicine, rheumatology and fellowship trained in pediatric rheumatology. A new nurse practitioner Debra Schleich, NP-C has also joined Northern Light Rheumatology. She will specialize in headache and migraine management and will also assist with therapy for fibromyalgia patients.

### FAMILY FUN SERIES

According to Barry, Northern Light Inland Hospital hosted a number of family events for the community during the past year in conjunction with their Family Fun Series. They were involved in two Farmer's Market at Head of Falls.

Inland also hosted an Art in the Park event with Waterville Creates in June. Children drew tulips and Inland staff distributed Let's Go! 5-2-1-0 (5 - or more fruits and veggies each day; 2 - hours or less of recreational screen time; 1 - hour or more of physical activity daily; 0 - sugary drinks, more water and low-fat milk). Also, distributed was information about ticks and sun safety. Later in the summer, Inland collaborated with SNAP-Ed



Contributed photo

Inland also hosted an Art in the Park event with Waterville Creates in June.

for Kid's Club, where they helped children plant either a vegetable or herb in jars and gave children an opportunity to taste test some veggies.

Barry said that hundreds of local families participate in their Family Fun Series each year. Inland partners with other organizations in the community to offer free or low cost ways for families with children to stay active together.

"It's part of our work with the Let's Go! 5-2-1-0 program in schools, after-school

and in childcare sites to help promote healthy habits," said Barry.

Northern Light Inland has several events planned for this school year. All events are free.

### MEDITERRANEAN DIET FOR BETTER HEALTH

Families will have the opportunity to enjoy cooking demos and taste testing quesadillas and salad dressing plus a short talk about the Mediterranean Diet on Wednesday, October 30 from 5:30 p.m., - 7:30 p.m. at Snow Pond Center for the Arts, 8 Goldenrod, Sidney. Call Jim at 861-3392 to pre-register.

### FALL FESTIVAL: QUARRY TRAILS EVENT

Saturday, November 2, from 9 a.m. - 1 p.m. at Quarry Road Trails. Families will have the opportunity to participate in a Fun Run at 9 a.m.

### HEALTHY HOLIDAYS AT JOY TO THE 'VILLE

Saturday, December 7 from 10 a.m. - noon at Chase Forum, Waterville. Families will be able to sample healthy holiday snacks.

### SNOW POND WINTER CARNIVAL & ICE FISHING DERBY

Saturday, February 29 from 9 a.m. -

noon at Snow Pond Center for the Arts. Families will have a chance participate in snowshoe hikes and a snowman making challenge. Some snowshoes will be available to borrow.

### CAMP EXPO & HEALTHY KIDS' DAY

Saturday, April 4 from 10 a.m. - noon at the Alford Youth Center.

Families will view a sugar display showing how much sugar in the average soda drink and learn how sugary drinks contribute to childhood obesity. They will also sample fruit-infused water samples to introduce healthier drink options. They will learn more about the 5-2-1-0 Wheel of Wellness. Families will learn about local camps and participate in fun activities too.

### CHILDREN'S HEALTH & SAFETY FUN FAIR - KIWANIS CLUB OF GREATER WATERVILLE

Saturday, May 2 from 9 a.m. - noon at Messalonskee Middle School

Families will have the opportunity to learn about health and safety while having fun.

### DISC GOLF

Saturday, July 25 from 9 a.m. - noon at Winslow High School.

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# Camaraderie and cooperation among businesses add to a welcoming atmosphere in Franklin County

BY VALERIE TUCKER  
Correspondent

**T**risha Mosher, Executive Director of the Franklin County Chamber of Commerce, is convinced that local businesses have the ability to weather economic ups and downs better than more urban areas in the state.

"The community ties in Franklin County are very strong," she said.

Businesses support each other and Chamber memberships support the economic vitality of the area, she added and steady business growth reflects that solidarity.

"By working together, instead of competing, we add to the vitality of the area and to the overall welcoming atmosphere we show our visitors and potential businesses," Mosher said.

One new Chamber member is the Western Maine Play Museum in Wilton. The museum got a home in 2014, when the family of Albert York, the town's first doctor, donated their century-old house at 561 Main Street. The house needed an estimated \$500,000 in major renovations. Joni James said that five years and nearly \$1 million later, the house is fully renovated and the museum is welcoming visitors. She hopes eventually to renovate the 1,500-square-foot former carriage house as a play village.

"We made sure everything is about fun and interactive learning," James said.

Small family-owned businesses can continue to thrive when some larger specialized businesses have closed or moved elsewhere, Mosher said. Traditional industries, including wood products, agriculture and logging, have experienced job losses due to manufacturers moving production out of the country. Today, new versions of those former industries are filling that void. The medical and recreational marijuana markets have slowly been accepted as part of the tax base of the region. Origins, a manufacturer of martial arts, athletic and casual wear, bought several old industrial sewing machines used to make footwear years ago. Today, the factory turns out modern clothing that's sold around the world.

The tourism industry remains strong, Mosher said.



Contributed photo

The Franklin County Chamber of Commerce welcomed a new business member with a unique vision to share. After five years hard work and fundraising, the Western Maine Play Museum in Wilton had its grand opening on September 21. The building was donated, but it needed major renovations and repairs, according to Joni James, Executive Director. The museum's Design Committee has created exhibits that appeal to both children and adults in a safe, fun and engaging space for kids of all abilities to explore over and over.

"Our 2019 Visitors Guide has lots of area information on places to stay, shop, eat, hike, camp, swim and sight-see," she said.

The Chamber's cozy office space outside the Wal-Mart store on Route 4 provides members and visitors quick and easy access to pick up or distribute brochures, business information and cards. Mosher maintains a website and online calendar of events at [franklin-countymaine.org](http://franklin-countymaine.org). The Chamber members organize the traditional and ever-popular Chester Greenwood Day on the first Saturday in December, and their fall golf tournament at the Sugarloaf Resort raises money for area scholarships.

The Chamber also offers a monthly Business After Hours networking gath-

ering, hosted by local business members, and opportunities for professional development. Other committees help with the annual Wellness Fair, the Wilton Blueberry Festival, the Chamber's booth in the Exhibition Building at the Farmington Fair and the annual recognition meeting in November.

Volunteers make miracles happen on a regular basis, said Mosher. The annual publication of the Welcome Guide has its own committee to plan the layout, review material and advertisements and distribution.

"Volunteers also organize the Gerry Wiles Holiday Food Basket Drive each Thanksgiving, handling donations and coordinating delivery of each basket," Mosher said.

**"By working together, instead of competing, we add to the vitality of the area and to the overall welcoming atmosphere we show our visitors and potential businesses."**

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

Mosher's job also includes staying current on legislation that will impact the county's employers and employees. The minimum wage law, for example, has an effect on small businesses, because employers worry they can't afford the extra costs. She's part of the Legislative Committee, which meets to discuss current legislative issues and invites speakers to explain what members need to know to make informed decisions.

The dedicated Membership and Welcome Committee provides information for prospective members and welcomes new area businesses. Economic Development Committee members dedicate significant energy and time to bring new businesses and industries to the area. The popular Chamber Bucks program allows individuals to buy certificates directly through the Chamber office. Shoppers can use them at participating member businesses.

"People find it's a great way to give something that also benefits the local economy," Mosher said. "They can take care of all their shopping in one step because the Chamber bucks don't have to be redeemed at just one business."

For more information, email Mosher at [director@franklincountymaine.org](mailto:director@franklincountymaine.org) or her staff at [assistant@franklincountymaine.org](mailto:assistant@franklincountymaine.org). Visit [franklincountymaine.org](http://franklincountymaine.org) for a calendar of Chamber events and schedule of community activities and celebrations.

# Timber Pure Technologies to start production of wood fiber insulation in former Madison paper mill

BY MEG ROBBINS  
Morning Sentinel

The former Madison Paper Industries mill is one step closer to being back in action, this time as the continent's first producer of wood fiber insulation.

GO Lab Inc., a Belfast-based building products manufacturer closed on a \$1.9 million deal to buy the building, after announcing plans to do so in April. The listing price was \$2.5 million.

The company's president, Josh Henry, said that once hiring is complete, the Madison facility — which will be called Timber Pure Technologies — will employ 120 people, slightly more than previous estimates. The first round of hiring will take place next fall, when production of the first product begins.

"We've already hired three people that used to work at the former UPM paper facility, and they've been a tremendous asset to us in understanding the value of the building and how best to operate it," Henry said.

Timber Pure Technologies will make three types of wood fiber insulation, called EM Board, EM Batt and EM Pack. Wood fiber insulation has been on the market in Europe for over two

decades but never before in North America, according to Henry. GO Lab used to import it from across the Atlantic Ocean, which Henry likened to "shipping air" due to the product's low density.

"When it comes to its advantages, besides being renewable, recyclable and not toxic, (wood fiber insulation) is superior in sound-proofing and vapor permeability, which is important in letting houses breathe," Henry said. "There is a lot of moisture in the air during the wintertime and that moisture can condense in wall systems, which is something you really don't want. The pink and blue rigid foam boards like you see on construction sites have zero vapor permeability. Wood can wick moisture and allow (the house) to breathe."

Henry would not specify what prices the Timber Pure Technologies products will sell at, but indicated that they will cost "in the middle of the range between the lowest and highest insulation" currently available on the market.

Right now, GO Lab is in the process of moving its recently purchased equipment from Germany to Maine, where it will be installed in its new home this spring.

"That facility (in Germany, called Homanit) had been operating and producing product

until the end of 2018, and we had been purchasing their product and using it in our buildings," Henry said. "When they decided to cease operations, they gave us the opportunity to buy that manufacturing equipment, which was relatively new, at a fairly affordable price, which gave us a cost advantage. We were able to really quickly seize opportunity to disassemble and reassemble that back in Maine. If we had to order that equipment new, it would be a three to five-year process. So, it's not only a monetary advantage, but a time advantage."

Madison Paper Industries shuttered in May 2016. While Timber Pure Technologies is still a ways away from fully running, Henry said he is thrilled about the progress the company has made so far. The company had wanted to open a wood fiber insulation manufacturing plant in Maine for over three years.

"We're really excited to have reached this milestone and to work together with the town of Madison and state of Maine," he said. "We're Mainers and we've been working on this for a long time. We're really gratified to be able to do this in Madison and bring that human resources pool, the talented people who used to work at the mill and put them back at the mill and produce a great product for state of Maine."



Morning Sentinel file photo by David Leaming

Josh Henry, of the Go Lab company, stands in front of the shuttered former UPM paper mill in Madison on April 10. Henry's company closed on the purchase of the mill and expects to hire 120 or more people to work there producing wood fiber insulation.



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# Winthrop moves into fall and winter with a full complement of activities

BY BARBARA WALSH

Winthrop Lakes Region Chamber,  
executive director  
Special to the Business Journal

**N**o matter what the season, there is always something happening in the Winthrop Lakes Region.

With more than 10 lakes and ponds in the area, there is an abundance of opportunities for boating, swimming, fishing, snowshoeing and ski-mobiling.

But along with enjoying the region's natural beauty, there are scores of activities year-round, including festivals, farmers markets, fireworks displays, art shows, holiday strolls, road races and the annual Winthrop Holiday Parade.

"Our gorgeous lakeside communities offer wonderful events throughout the year," said Barbara Walsh, executive director of the Winthrop Lakes Region Chamber, which includes Winthrop, Monmouth, Manchester, Wayne, Mt. Vernon and Fayette. "There is something for people of all ages to enjoy."

This year over 5,000 visitors enjoyed the Chamber-sponsored Fourth of July fireworks display over Maranacook Lake. Monmouth's Beach Party, which also includes a fireworks show, live music, food trucks and children's events, garnered over 1,000 at the annual event, which began four years ago.

During the last weekend in September, Monmouth also held its 11th annual AppleFest 5k road race to benefit Cumston Hall. Built in 1900, the Romanesque-style building is known as the center of community life and houses the town's library and The Theater at Monmouth, Maine's Shakespearean playhouse.

More than 100 participated in the road race and over 800 attended the event, which included a "Comedy for Cumston" show with Capital City Improv.

"Cumston Hall is the heart and center of Monmouth" said Dennis Price, president of the Friends of Cumston Hall and founder of Capital City Improv. "Our mission is to continue to raise money and awareness for this architectural gem. Families and runners have enjoyed this festival for the past 11 years."

Held on the 4th of July, the Winthrop's Friends of the Cobbossee Watershed also sponsored its Friends on the Fourth 5k race, drawing hundreds of spectators and over 500 runners during its 17th year. One



Contributed photos

Above, Freckle Salvage Company, a vintage home décor and gift shop. Left, owners Jesse and Nicole Stanford opened the vintage shop in August on Main Street in Winthrop. Below, van de Brew, a craft beer tasting room at 30 Summer Street in Winthrop, offers live music and a variety of games, including darts, corn hole and pool.



of the region's largest 5K races, all proceeds from the race benefit the conservation of the Cobbossee Watershed.

In August, The Chamber's annual Sidewalk Art Festival in downtown Winthrop and Readfield's Heritage Days featured art, live music, historical talks and family activities.

"These events draw thousands of people throughout Maine, showcasing our com-

munities and all that they have to offer," said Chamber Director Walsh.

As the weather turns colder, there are still plenty of activities in the Winthrop region with ice fishing derbies, snowmobiling, the annual Winthrop Holiday Parade and the Wayne Holiday Stroll.

Held on the first Saturday of December, the upcoming parade at 3:30 p.m. Dec. 7 features floats and music from local

organizations, businesses and clubs. Occurring on the same weekend, the Wayne Holiday Stroll offers open houses at local potters, jam makers, bakers and crafters from 9 a.m. to 5 p.m. on Saturday and from 10 a.m. until 4 p.m. on Sunday, which also include a visit from Santa, a tree-lighting and caroling.

"Last year, we had large crowds walking along Main Street, and it was nice to see people from all over Maine doing their holiday shopping, supporting local businesses," said Aaron Chrostowsky, Wayne town manager.

The Winthrop Lakes Region Chamber also welcomed several news businesses during the past year, including van der Brew, Dunkin' Donuts and Freckle Salvage Company.

Offering a variety of craft beer, van der Brew opened last November and is located on the shores of Maranacook Lake at 30 Summer Street in Winthrop. The tasting room offers live music and a variety of games, including darts, corn hole and pool.

"We've received excellent feedback about the beer," said owner Kim Vandermeulen, who has brewed 21 different types of craft beers over the past year.

"We have a lot of families that come in with their children and even babies," said Vandermeulen. "In my initial business plan, I had hoped to create a place that was comfortable for families, like the English or Irish pubs."

Businesses, organizations and local wedding parties have also booked van der Brew for dinners and social gatherings.

A vintage home décor and gift shop, Freckle Salvage Company opened in August on Main Street in Winthrop. Business has been steady at the store, said owner Nicole Stanford.

"Everyone in the community, from shoppers to other Main Street businesses, have been so supportive of us; it's been wonderful," said Stanford, who opened the shop with her husband, Jesse.

The 129 Main Street store, Stanford explained, has everything from vintage furniture and collectibles to new items, jewelry and scores of Maine-made gift, including purses, soaps, candles, decorations and gourmet food items.

For more information on the Winthrop Lakes Region Chamber and its businesses, contact 377-8020 or [info@winthrop-chamber.org](mailto:info@winthrop-chamber.org).

# Skowhegan Area Chamber steps into the future

BY JASON GAYNE

Executive Director Skowhegan  
Regional Chamber of Commerce  
Special to Business Journal

The Skowhegan area has seen many changes over the years, including the Skowhegan Regional Chamber of Commerce. It has expanded over the past few years, both in membership and in coverage area, all while keeping the mission in mind to support, promote and attract business for the advancement of the region.

We work with many partners on a local, state and federal level. The work that we do is to help grow regional economic development.

For our Chamber, the focus is on community support and building communities to help residents, visitors and investors find it to be an attractive area promoting the communities that we represent.

We always are striving to ensure future prosperity in a pro-business climate, while representing the unified voice of the employer community. The Skowhegan Region has grown over the years into an area that is drawing a lot of attention nationally.

If someone is looking for a place to open a business now is the time to look at the

**“If someone is looking for a place to open a business now is the time to look at the Skowhegan Region.”**

**JASON GAYNE, EXECUTIVE DIRECTOR**

Skowhegan Region.

We are working to add new customers and tax base to the community to support economic development— creating more jobs and capital investment in our community means broader tax base and more people and companies to take advantage of goods and services.

The Skowhegan Information Center is working to attracting visitors who stay in our hotels, eat in our restaurants and shop in our retail stores, which helps the local economy.

On community development: We will be there working together daily with town staff, elected officials and other area civic leaders, planning and implementing a long-term future that benefits both residents and businesses, and preserves our community's high quality of life — some of the Chamber's least visible but most critical work.



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# Colleges of all sizes and types compete harder than ever for students

BY TERRI HIBBARD  
Correspondent

**T**he number of high school graduates deciding to go on to college, or any kind of advanced learning for that matter, has gone down drastically in recent years for a couple of reasons.

First, America's birthrate has declined steadily over the last 32 years, according to government statistics. Fewer babies being born means there

are now far fewer high school graduates entering college or other institutions of higher learning.

Secondly, the cost of getting a degree of any kind has skyrocketed during the last 20 years. Costs have left the average U.S. graduate of a four-year college, or their families, with \$30,000 to \$35,000 in debt. In Maine, recent studies peg that total at just over \$30,000.

The days when a middle-class student with campus jobs, scholarships and small loans could earn a four-year degree and leave a college with

negligible debt are long gone.

As a result many young people have opted not to carry that burden of debt and decide not to go on after high school. Many colleges, especially small private colleges, have had to close in recent years while the rest work hard to find the right students.

Colleges in our central Maine area have found interesting and creative ways to make higher education both attractive and financially possible for people of all ages to get the education and training they need for a better life.

## *3-year bachelor's and 4-year master's degree sets Thomas College apart*

The landscape of higher education is facing a "seismic change" with economic and demographic pressures, said Laurie Lachance, president of Thomas College.

"There has been incredible disruption," she said. And many colleges have closed. "Particularly in New England because we have the highest concentration of colleges, many of them private colleges."

Over the decades, fewer babies have been born leading to fewer high school graduates, and since many of our colleges depend on Maine students, she said, competition for those graduates is extreme.

Meanwhile as the aging population retires, many jobs need filling.

"There are huge shortages in health care, in teaching—especially math and science—and tech industries are crying for help. Not just any worker will do. There is a need for a college degree or minimally, some kind of training."

At the same time, there has been a growing backlash against college debt.

"Affordability has become such a major outcry that some students have chosen not to go on at all."

Lachance sees that as a huge mistake.

"As a society, we'll spent \$30-35,000 on a car, or build up credit card debt for items that lose value," she said. "When, in fact, the only investment that will create a significant payback is higher education or training."

Lachance said that the affordability issue stems from the fact that many college graduates find that their expensive education has not led to a good job—Thomas College graduates are guaranteed a job.

Freshmen sign a contract agreeing to earn that job guarantee by having an internship and participating in job career offerings, leadership development and

**Freshmen sign a contract agreeing to earn that job guarantee by having an internship and participating in job career offerings, leadership development and community service. "When you do those things, you will be employable. If you do not have a job in six months after graduation, we will make your federal loan payments for up to a year or you can come back and get a second undergraduate degree or start work for a master's (at no cost)."**

**LAURIE LACHANCE, PRESIDENT, THOMAS COLLEGE**



Whitney J. Fox Photography

Thomas College offers an accelerated three-year Bachelor's degree option for all of its majors. For high-achieving students, this program saves time and money for students and their families.

community service.

"When you do those things, you will be employable. If you do not have a job in six months after graduation, we will make your federal loan payments for up to a year or you can come back and get

a second undergraduate degree or start work for a master's (at no cost)."

How often does this happen? "It's rare," said Lachance.

Thomas has created ways, she said, to deliver a college education at an afford-

able cost.

"I believe we're the first or among the first colleges to offer a bachelor's degree in just three years. High-performing students can shave one year off, saving one year's cost and getting out to earn money one year sooner.

"That's a game changer. More than one-third of the incoming class is in the three-year program."

Students who want can add a fourth year, she said, and graduate with a master's degree.

The cost at Thomas is about \$27,000 for tuition and fees, another \$11,000 for board and room. Lachance said that about 95 percent of the students get financial aid and about 70% of students work while they go to college.

Thomas is in shape to handle challenges now and in the future, Lachance said, because "our strategic plan is based on innovation and sound business principles.

"We've been in the black for the last 29 years. Rather than putting off issues, we deal with them as they arise. We're very nimble, there's not a lot of bureaucracy.

"That doesn't mean it's going to be easy," Lachance said, "but we're well-positioned to weather the storm."

To learn more about Thomas College go to [thomas.edu](http://thomas.edu).

More EDUCATION, PAGE 19

# Education

CONTINUED FROM PAGE 18

## *Educating future environmental leaders is a major goal at Unity College*

Change has been a constant at Unity College in the past several years, said Melik Khoury, Unity College president. In recent years, the school has developed a large and successful graduate program, an undergraduate online program and adopted a new freshman curriculum.

In addition, the college has improved the physical campus with upgraded and new labs as well as new or improved residence halls.

Now that the school draws 75 percent of its students from out of state, revenues have increased substantially, Khoury said. This has led to numerous improvements both to programs and facilities. To accommodate changes and growth, he said, the school vastly increased its operating budget.

In fiscal year 2010-2011, the operating budget stood at \$11,486,256. By fiscal year 2017-2018, the operating budget had nearly doubled to \$21,328,286.

Unity College also has benefitted from three major gifts in recent years, expanding the reach and breadth of its environ-

**Unity College has created “educational models that can work for audiences other than the new high school graduate. A working adult with two kids and a job has different educational needs from a freshman. We have designed curriculums and scheduled calendars for different demographics, allowing us to be more flexible. We have 15 different start dates, not just two semesters.”**

**MELIK KHOURY, PRESIDENT, UNITY COLLEGE**

mental education and influence.

In 2018, the college was given the Sky Lodge in Moose River, which included several buildings, 150 acres of land and supporting funds. The gift helps Unity College further realize its commitment to making the entire state of Maine its classroom, college officials said at the time.

Half Moon Gardens in Thorndike—renamed the McKay Farm and Research Station—a multi-faceted greenhouse operation with all required equipment, was donated to the school in 2013. As a center for innovative projects and research, college officials said the facility allows the school to help address challenges faced by rural agricultural enterprises in New England. Such challenges include energy costs, compensation for agricultural workers, a challenging climate and a sparse population density.

And, in 2011, the college received \$10 million from an anonymous donor for unrestricted endowment.

Unity College faces the same problems as colleges across the country and in Maine, said Khoury: Coping with an aging population and a lower birthrate, leading to fewer students heading to college. This has led to the creation of educational models that can work for audiences other than the new high school graduate.

“A working adult with two kids and a job has different

educational needs from a freshman” he said. “We have designed curriculums and scheduled calendars for different demographics, allowing us to be more flexible. We have 15 different start dates, not just two semesters.”

The burden of college debt is a concern for most families, but at Unity, a small school without a huge endowment, “almost 100 percent of students are on some kind of financial aid” including federal, state and scholarship funding, he said.

Costs at Unity depend on the program, but basic tuition is \$19,000, while room and board is \$10,000. Online study costs \$470 per credit hour.

Unity College stands apart from other institutions of higher learning, according to Khoury.

“We are an environmental college graduating environmental leaders for the future. Our students are out of the classroom with their faculty members and staff, they’re in local communities working on projects and doing internships. They’re going to the ocean, talking to local fishermen. They’re doing real-life primary research, even as undergraduates,” Khoury said.

“They’re experiencing the beauty of Maine.”

Learn more about Unity College at [unity.edu](http://unity.edu).

More EDUCATION, **PAGE 20**

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## Education

CONTINUED FROM PAGE 19

### *To improve lives through education UMA meets students where they are*

At the University of Maine in Augusta (UMA), Jonathan H. Henry, vice president of Enrollment Management and Marketing, said the biggest change in recent years is the age of the student population, which has been getting slightly younger.

"This is a unique moment in history," Henry said. Students and families are no longer willing to take on huge amounts of debt for a college degree and "we've taken advantage of that. We've recruited to two campuses."

UMA campuses are in Augusta and Bangor, but there are nine UMA Centers across the state in Brunswick, East Millinocket, Ellsworth, Houlton, Lewiston, Rockland, Rumford, Saco and South Paris. This kind of easy access, said Henry, can cut costs by eliminating travel and board and room. As a result, access to college study is easier and more affordable for the school's 5,515 full- and part-time students.

Also helping students begin or continue their education are distance education technologies, such as web-based video conferencing, making college education more accessible than ever, Henry said.

In the future, he said, there will be more focus on degree completion for adults looking for career growth and/or additional skills for new careers in Maine, and to fill shortages as older workers retire.

Information technology, computer information systems, cybersecurity and other technology fields are desperate for well-trained workers and, Henry said, the nursing shortage has reached near-crisis proportions. Other health care jobs in both physical and mental health fields also are expanding.

Those may be popular areas of study, but a quick check of the UMA's website reveals an impressive array of programs: From Architecture, Art and Aviation to Biology and Business; Computer Systems and Cybersecurity, to Data Science and Dental Programs—the list goes on through the alphabet to Veterinary Technology.

Henry said while cost is always a consideration, UMA has among the lowest tuition rates in the University of Maine System at \$239 per credit. A full-time student with 30 credits per year would pay \$7,170 in tuition and approximately \$998 in fees (health care and other services).

However, UMA offers something special to reduce the price of a degree: The Pine Tree State Pledge. All students eligible for a Pell Grant pay no tuition at all. Regardless of the amount of the Pell Grant received, eligible students (who meet in-state residency requirements) are awarded a university grant to ensure that the entire cost of tuition has been met.

UMA has opened its first-ever student housing this year with 34 beds in Hallowell and plans to more than double that capacity by fall of 2020, Henry said.



UMA photo

Lauren Masse celebrates with her daughter during 2019 UMA Commencement. After receiving her degree, Lauren secured a position at Medical Diagnostic Laboratories, as a Senior Sales Executive for New England.

**"Many of our students come here with an intentionality. They're pioneers who've stepped out of their comfort zone to improve their lives. They come with grit and determination. We don't know what they've had to overcome to get here. We have a great sense of pride when they walk across that stage in May."**

**JONATHAN HENRY, VICE PRESIDENT OF  
ENROLLMENT MANAGEMENT AND MARKETING  
UNIVERSITY OF MAINE AT AUGUSTA**

The current building consists of suites with one, two or three private bedrooms, communal space, private bathrooms and a kitchen. Cost is \$7,200 per year.

"While we have traditional students just out of high school," he said, "two-thirds of our students are more than 25 years old. More than half of UMA students are first generation and 72 percent are Pell Grant eligible. About 70 percent of students are female and of the student body today, 67 percent attend part-time.

"UMA students are motivated to make a positive change in their lives and the lives of their families by pursuing a college degree," Henry said.

"Many of our students come here with an intentionality. They're pioneers who've stepped out of their comfort zone to improve their lives. They come with grit and determination. We don't know what they've had to overcome to get here. We have a great sense of pride when they walk across that stage in May."

## *KVCC continues to fill the need for educated and job-ready employees*

Kennebec Valley Community College has responded to the needs of the population and the business communities in the area by creating and expanding programs needed to train workers in a wide variety of fields, from health care to technology to agriculture.

A huge and important expansion in recent years has been the establishment of the Harold Alford Campus in Hinckley thanks to an Alford Foundation donation, said Richard Hopper, KVCC president.

KVCC developed a 580-acre section of the former Good Will-Hinckley School, renovated multiple buildings and constructed a new science education center. With additional grants and gifts, the college also revitalized the 120-acre farm and secured organic status for it, Hopper said.

Another grant was used to support the construction of a Culinary Arts laboratory and degree program, allowing students and faculty of the program to operate a cafeteria at lunchtime and host specialized dinners for area residents. Also, a new cafeteria on the main campus has improved food options in Fairfield and, Hopper said, cafes on both campuses are open to the public.

With a subsequent grant from the Sewall Foundation, Hopper said, KVCC created its Early Childhood Development degree program in Hinckley to embrace whole-family education, including outdoor play, healthy eating and nature discovery.

There have also been significant improvements to the KVCC main campus in Fairfield, he said. This includes upgrading of the Precision Machine Technology (PMT) laboratory with computerized numerical control (CNC) lathes and milling machines, simulators and 3D printers and more with help from a Community Development Block Grant (CDBG), state bond funding and college reserve.

The Applied Engineering and Electronic Technology (AECT) also was recently upgraded and a welding lab was constructed.

"We do an incredible amount of work with area business" said Hopper. "We're really important to the local market."

KVCC has expanded its Workforce Training and Professional Development (WTPD) division to provide a regular series of professional development programs, but also designs customized training for area businesses, particularly in the fields of welding, precision machining, plumbing, energy services, electrical technology and forensic phlebotomy.

To meet the growing demand for trained workers in health care fields, the KVCC Nursing Program installed a computerized simulation laboratory and the Medical Assisting program expanded to include its own simulation lab. A new computer lab was installed to support the Health Information Management (HIM) Program to teach medical coding—the

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“The sticker price is \$92 per credit hour or about \$3,000 for a full-time student. However, almost 70% of the student population (of full-time students) qualifies for a Pell grant of \$6,500.” That grant covers tuition, books and fees, and some living expenses. The school also offers scholarships.

**RICHARD HOPPER, PRESIDENT, KENNEBEC VALLEY COMMUNITY COLLEGE**

## Education

CONTINUED FROM PAGE 20

only accredited program in the state of Maine, according to Hopper.

KVCC also has thriving satellites in Augusta on the Buker campus and in Rockland at the Mid-Coast School of Technology.

“We can meet people closer to where they are and we think that’s important,” Hopper said.

“The sticker price is \$92 per credit hour, or about \$3,000 for a full-time student. However, almost 70% of the student population (of full-time students) qualifies for a Pell grant of \$6,500.”

That grant covers tuition, books and fees, and some living expenses. The

school also offers scholarships.

People are often surprised that they’re eligible for the grant, he said, “We all think we’re middle class and wouldn’t be eligible for financial aid, but the vast majority have financial need.”

With Maine’s aging population as well as a shrinking population and a “hot labor market” KVCC’s enrollment might drop, but since most students who apply to KVCC are looking for a change of career or a job that pays better, this school is in good shape to handle such challenges, according to Hopper.

“Things are good. Things are stable. The college is in really, really good shape,” he said.

To learn more about Kennebec Valley Community College visit [kvcc.me.edu](http://kvcc.me.edu).

More EDUCATION, **PAGE 22**



*KVCC photo*

The Culinary Arts laboratory and degree program at KVCC allows students and faculty to operate a cafeteria at lunchtime and host specialized dinners for area residents. A new cafeteria on the main campus has improved food options in Fairfield and cafes on both campuses are open to the public.

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## Education

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# Colby College is recognized as a top liberal arts school offering a wide range of opportunities

**SUBMITTED BY RUTH JACKSON**  
*Vice President of Communications,*  
*Colby College*  
*Special to Business Journal*

**What has changed most at Colby in the last 10 years?** Colby has long been one of the nation's most highly regarded liberal arts colleges, and in recent years it has become more recognized for its leading academic programs, the quality of the student experience, and the range of opportunities it offers to students to prepare them for meaningful and successful lives. Many of those opportunities are offered in partnership with renowned Maine institutions, such as the Bigelow Laboratory for Ocean Sciences and Jackson Laboratory.

Over the past five years Colby has significantly changed its student profile, ensuring that the most talented students from a range of backgrounds have access to the remarkable education we provide. While Maine students still represent approximately 10 % of the student population, California and Texas are among the top 10 states represented in this year's first-year class.

The Class of 2023 was chosen from a record pool of more than 13,000 applicants, compared to just more than 5,100 in 2014, and it was the most competitive in the Colby's history. The Class of 2023 represents 380 high schools from 38 states and 35 countries. Almost one-third identify as students of color and 13 percent are first-generation-to-college students.

Colby is committed to a new model of liberal arts education, one that provides an extraordinary intellectual education on campus and offers meaningful opportunities that, along with their coursework, position our graduates to solve the most vexing issues of our time.

Through the DavisConnects program, launched in 2017, Colby has made research, internship and global opportunities universal to the student experience. Last year, 93 % of our students engaged with DavisConnects and, to date, DavisConnects has provided \$1.5 million in funding for these experiences, which greatly enrich our students' learning and position them for successful and purposeful lives.

This is part of a broader set of efforts that have fueled other innovative initiatives including a unique partnership with the city of Waterville that is resulting in a historic level of economic development in the area.

Colby's investments in downtown Waterville include the Bill & Joan Alford Main Street Commons, which opened in 2018 as home to more than 200 students and faculty, new retail space and an important community resource, the Chace Forum.

A new hotel, the Lockwood, which will offer a new kind of hospitality experience in Waterville and bring visitors to downtown, will open in the fall of 2020.

The Paul J. Schupf Art Center, currently in design, will create a hub for arts and community engagement in the heart of Main Street, and Colby helped to secure a federal BUILD grant to improve the streetscapes and traffic patterns downtown.

Colby's commitment to Waterville is especially embodied through a robust program in civic engagement where students benefit from and contribute to the local communi-

**We want students and their families to know that if they are admitted to Colby and have financial need, we are committed to making it possible for them to attend.**

ty—27,000 hours in 2018-19 alone.

**What changes do you think will affect Colby most in the next 10 years?** The increasing cost of a college degree will continue to be a major issue in higher education. Many families are feeling squeezed by the cost of college education and we have a responsibility to ensure Colby is accessible to deserving students regardless of financial means.

Through our Colby Commitment, we meet 100% of each admitted student's demonstrated financial need without loans. The Fair Shot Fund, announced in 2018, ensures that talented students from families in the middle-income brackets have access to Colby's extraordinary educational opportunities by capping the annual parent/guardian contribution at \$15,000 for families making up to \$150,000 (with assets typical of that income level).

Families making less than \$60,000 (with assets typical of that income level) can expect no parent or guardian contribution for their student to attend.

Bottom line: we are continually focused on finding new ways to ensure that Colby is open to the best students and offers them all the opportunities they deserve once they're here, including funding internships, global opportunities and research through our DavisConnects program.

What is the cost of attending Colby including tuition, board and room, books and fees? The comprehensive fee for the 2019-20 academic year is \$72,000, which includes tuition, room, board and activities.

For the Class of 2022, roughly 95% of families with an income of \$200,000 or less qualified for financial aid. Colby awarded nearly \$46 million in financial aid grants in 2018-19, with more than \$7 million a year going to students from Maine.

**How significant a handicap is cost at Colby?** Colby's investments in financial aid through programs like the Colby Commitment and the Fair Shot Fund are making a dramatic difference in allowing us to enroll the nation's top students from lower- and middle-income backgrounds. In the Class of 2023, 18 percent are eligible for Pell Grants (a means-tested federal aid program), compared to only 9% in 2014. Forty-six % of Colby students now receive financial aid, compared to 38% five years ago, and the percentage of students graduating with debt has decreased 25% during the same period.

Unfortunately, some students and families self-select out of places like Colby because they don't see a means to affording it. We want students and their families to know that if they are admitted to Colby and have financial need, we are committed to making it possible for them to attend.

**What is unique about Colby College as compared to other Maine colleges?** While there are a wide range of ways in which Colby is unique, key among them include:

Colby's model provides the scale, breadth and impact of larger institutions. It accomplishes this through a focus on scholarship and discovery, multidisciplinary approaches to integrated learning, a deep commitment to the traditional liberal arts, leading-edge programs addressing the world's challenges and an unprecedented network of partnerships and collaborations with the world's cultural, research, arts, medical and business institutions that provide valuable experiences for students.



Photo courtesy of Colby College

Colby has created a new model for how a liberal arts college is engaged in the world and its local community. This has evolved from a deep focus on building an academic environment that embraces the complex connections between the local and global through the liberal arts, civic engagement and scholarly research; a broad array of global research, learning and work experiences facilitated by DavisConnects and a sincere commitment to its symbiotic relationship with Waterville, as well as embracing Maine as home and as a learning laboratory.

The Colby College Museum of Art and the Lunder Institute for American Art have become recognized for the ways in which they enhance cross-disciplinary learning at Colby. The Colby Museum features one of the most renowned collections of any college art museum in the country, and faculty from across departments—from physics and environmental studies to English and East Asian studies—integrate the museum into their curricula. At the same time, Colby is deepening its connection to the local arts culture through the planned Paul J. Schupf Art Center downtown and its work with Waterville Creates!, and a new center for creative and performing arts on campus, currently in design, will provide new opportunities for connection through the arts.

Colby's model provides the scale, breadth, and impact of larger institutions through partnerships and collaboration with the world's cultural, research, arts, medical, and business institutions. Many of these are here in Maine, including The Jackson Laboratory, Bigelow Laboratory for Ocean Sciences, and the 7 Lakes Alliance, and they reach well beyond Maine, including leading organizations like the Smithsonian Institution, the Art Institute of Chicago, and Dana-Farber Cancer Institute, Citi, Goldman Sachs, and MarketAxess.

The Colby experience is rooted in being deeply connected to the world and its local community. Our civic engagement program has made Waterville and Maine a learning laboratory through community involvement, and students work with dozens of local organizations to contribute to the community while enhancing their academic experience and relationship to critical issues of our times.

Colby's new athletics center, slated to open in fall 2020, will provide state-of-the-art facilities for all members of the Colby community and will support the community beyond campus, as the current Harold Alford Athletic Center does. That, in addition to Colby's fields, which are also an asset to local schools and organizations, will provide unique and valuable resources that foster an integrated approach to promoting active, healthy lifestyles.



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# Mission driven and moving forward: Projects and progress moving at top speed in Waterville

BY NANCY GALLAGHER  
Correspondent

The Central Maine Growth Council (CMGC) serves as the economic development department for the City of Waterville and the Towns of Winslow, Fairfield and Oakland, working with 90 businesses and investors (an all-time high) within those communities as well as in Sanford and up the coast, said Garvan D. Donegan, Director of Planning and Economic Development.

"We continue to see really nice data trend lines coming out of the mid-Maine area and City of Waterville," said Donegan—including a continuing population increase and an uptick in total retail sales. More than 20 commercial properties in Waterville have changed hands in the past few years.

## RENOVATING

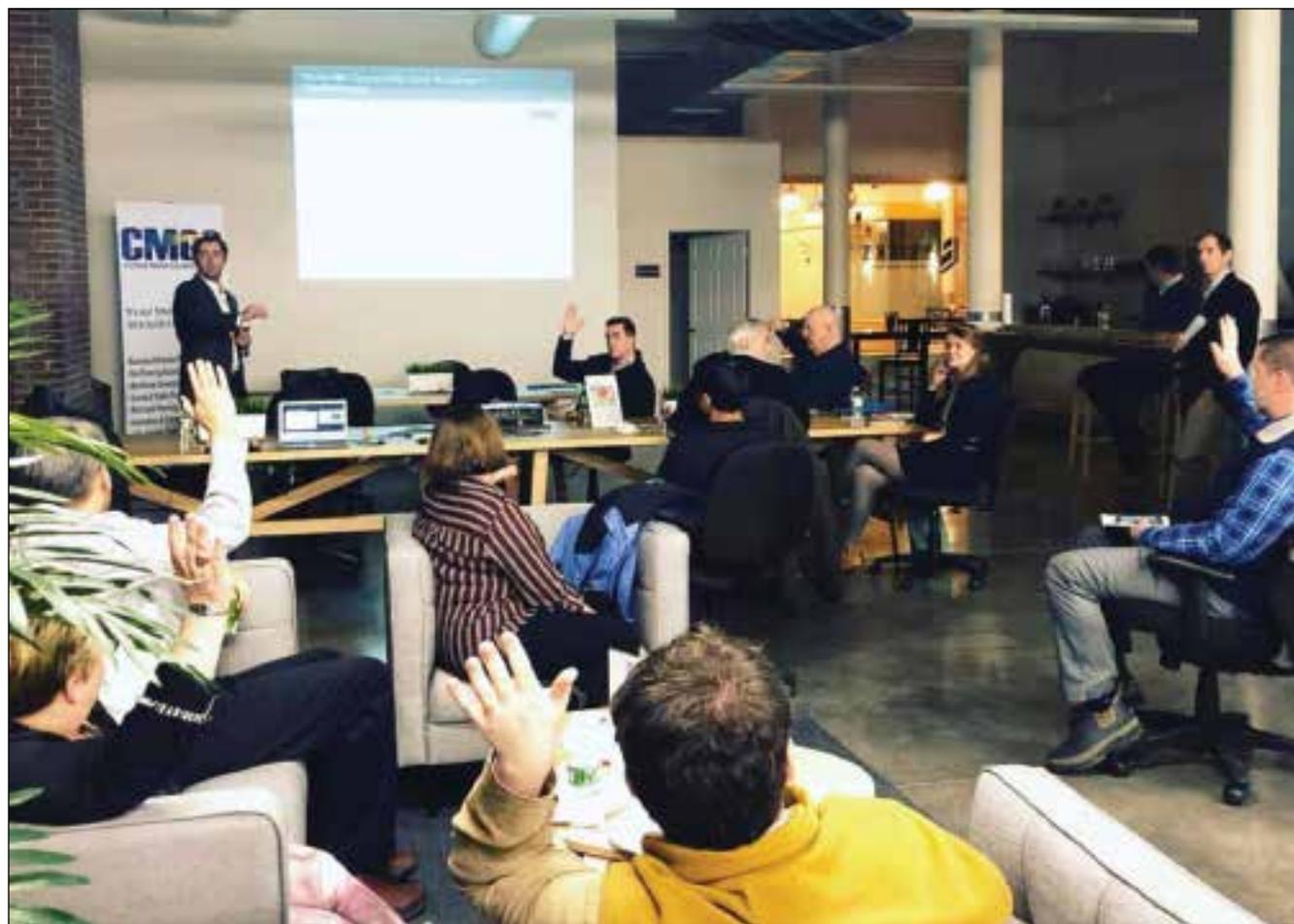
Planning for the Phase 1 development of the Lockwood Mill complex on Water Street includes a mixed-use development for workforce housing, market-rate housing and 10,000 square feet of new commercial space, said Donegan. After decades of dormancy, "to be able to see the community, the developers, all the surrounding partners breathe life into this soon-to-be-new facility is extraordinarily exciting," he said.

Increasing attractive housing stock is critical to workforce development, says Donegan. This development, while attracting students and professionals, also links Waterville's downtown district with its South End, extending re-development into that area.

With funding from the Bill and Joan Alford Foundation and Colby College, the CMGC this year allocated 13 façade and building improvement grants to businesses in the downtown district, stimulating more than \$325,000 in downtown investment, Donegan said.

## EXPANDING

Central to regional economic development are the ongoing investments of Colby College and the Alford Foundation. In 2020, The Lockwood, a hotel with more than 40 rooms and a "four-dia-



Contributed photo

Garvan D. Donegan, Director of Planning & Economic Development at Central Maine Growth Council (CMGC), gives a 'TechTalk' presentation at CMGC's monthly Central Maine Tech Night. This time it was about investing in Opportunity Zones at Bricks Coworking & Innovation located in downtown Waterville.

mond restaurant" opens on the southern end of Main Street. Construction of a planned \$18 to \$20 million dollar Arts Center, now in the design process, gets under way in the next 12 to 24 months. Those two projects alone, within about 400 linear yards of each other, represent about a \$40 million investment in the downtown, said Donegan.

This renewed vibrancy in Waterville's downtown creates opportunities that magnetically attract new businesses.

## REIMAGINING

Waterville recently received a highly competitive \$7.3 million federal BUILD grant from the United States Department of Transportation for a \$9.2 million Waterville Downtown Transit Corridor and Gateways and Revitalization Project.

"This project is going to change how people move and interact with the downtown, as well as how vehicular traffic moves around" in three ways, said Donegan: adjusting and modernizing downtown traffic patterns, including

traffic conversions on Main and Front Streets; completely rebuilding sidewalks, adding streetscaping amenities, landscaping and design; financing a \$1 million redesign of Castonguay Square to enhance walkability, pedestrian safety and attractiveness to encourage an increase in visitors.

Donegan foresees project delivery within the next 12 to 24 months.

Waterville has been designated as one

More GROWTH PAGE 25

# Growth

CONTINUED FROM PAGE 24

of Maine's 32 Federal Opportunity Zones. Donegan plans to use this designation to further stimulate investment by launching a Qualified Opportunity Fund to show how investors can take advantage of the program.

## SUSTAINING

CMGC continues working with Genotyping Center of America (GTCA) at the Hathaway Creative Center. This maturing start-up, founded by Jackson Laboratory and IDEXX employees, has achieved 90% year over year growth for the past three years. GTCA received a Maine Technology Institute grant in the summer of 2019. GTCA's growth is integral to Waterville's "transition from this kind of post-manufacturing milieu to a knowledge and tech-based hub, albeit certainly with still good precision manufacturing," said Donegan. GTCA represents some of those jobs.

The 2500-square-foot Co-working and Innovation Lab in the Hathaway Creative Center offers the only co-working and incubator space in the Waterville area. The Lab creates convenient access to the individuals and resources that start-ups and entrepreneurs often seek in the

Central to regional economic development are the ongoing investments of Colby College and the Alfond Foundation. In 2020, The Lockwood, a hotel with more than 40 rooms and a "four-diamond restaurant" opens on the southern end of Main Street. Construction of a planned \$18 to \$20 million dollar Arts Center, now in the design process, gets under way in the next 12 to 24 months. Those two projects alone, within about 400 linear yards of each other, represent about a \$40 million investment in the downtown.

infancy of their businesses.

F3MFG, manufacturing high-end aluminum truck and van bodies and racks in their plant off Waterville's Trafton Road, was recently named one of the fastest growing companies in the United States. Their propulsive growth in many ways "is facilitating discussions on the need for and the future development of new industrial manufacturing light warehouse workspace on Trafton Road," said Donegan. "A wonderful tipping point."

## GROWING

Measures of Tier 1 growth continue in the segments of health care, information technology, precision manufacturing, education, food service and accommodation. Notably, culinary diversity and microbreweries animate a burgeoning foodie hub, said Donegan.

Tier 2 growth includes energy, forest products and agriculture and logistics

and transportation. If fully built out, Waterville's land fill cap and close solar energy project could be Maine's largest. The idea is to close landfills and use the land unsuitable for development as a money-making solar energy project. Fairfield has adopted a similar approach at its land fill. This novel land use can also diversify the city's municipal budget. A third solar array sits on a lot at Waterville's LaFleur Airport, Donegan said.

Local manufacturing also continues, using area natural resources to produce items as widely disparate as paper products and gluten-free crisps.

## FORECASTING

"We have been having a wonderful time in terms of driving growth, so this fall and into 2020 a lot of projects will be coming out of the ground," said Donegan. "We have a number of very large projects occurring simultaneously...We

are also thinking about our workforce program...working with our investors and developers to put together either incentives or grant opportunities to make visions a reality," he said. Being locally invested and well diversified in readiness for any possible changes in the economy frame Donegan's philosophy going forward.

"I do expect a good strong end to 2019 with some really big projects both coming out of the ground and being finalized in 2020," he said.

Central Maine Growth Council is a public/private 501c6 quasi-governmental mission-driven economic development corporation located at 50 Elm Street in Waterville. Office hours are Monday through Friday 8 a.m. to 5 p.m. Telephone is 680-7300 and Fax is 877-0087. Mobile number is 272-2243, website is [centralmaine.org](http://centralmaine.org) and email is [gdonegan@centralmaine.org](mailto:gdonegan@centralmaine.org).

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*Contributed photo*

Thomas College is fulfilling this mission by the work that it is doing through its two centers focused on innovation; the Harold Alfond Institute for Business Innovation and the Center of Innovation in Education.

# Two centers, focused on innovation, look to the future to help grow the economy

## *Area businesses, entrepreneurs become part of the mix*

**SUBMITTED BY MICHAEL DUGUAY**  
*Executive Director  
 Harold Alfond Institute  
 for Business Innovation  
 Special to the Business Journal*

**T**homas College continues to lean into the mission that innovation is a core skill and competency that each student, incumbent worker, business and teacher must have in order to help grow the economy and knowledge base of central Maine. Thomas is fulfilling this mission by the work that it is doing through its two centers focused on innovation; the Harold Alfond Institute for Business Innovation and the Center of Innovation in Education.

The Harold Alfond Institute for Business Innovation (HAIBI) offers professional development opportunities for employees within central Maine to gain skills in supervision, leadership, innovation, continuous improvement, effective teamwork, technical writing and an array of other areas. These three- and six-week courses are designed so that

participants can quickly learn skills and deploy them in the workplace. The overall intent is to provide courses on topical matters that the area business community is interested in having their incumbent workforce be trained for at a higher level.

The Institute's Signature Internship Program has proven to be a significant opportunity for both the participating students at Thomas College and 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 receive from another business, or 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.

By placing students with local businesses, not only does Thomas College help increase the skill set and knowledge of those individual students, it also provides these businesses with the opportunity to cultivate future talent

and attract these students as future employees. In doing so, the program helps skilled and capable future graduates to potentially stay in the region and further strengthen the workforce.

The Institute also has taken a lead role in the development of an Entrepreneurial and Innovative Ecosystem for central Maine. It continues to do that by teaming up with its local and regional partners to bring impactful and timely events, programming and instruction in the entrepreneurial and innovative space.

More specifically, the Institute has done that through measures such as creating a forum called Converge and Create Weekend, where entrepreneurs and innovators can come together, along with industry and topic experts, to discuss all aspects of the area of interest.

The two-day event is held annually and engages participants in one-on-one discussions and dialogues, breakout sessions and keynote presentations on topical subjects that are currently

impacting the entrepreneurial and innovation community.

The event will be hosted again this November at Thomas College and seeks to offer the same level of participation and enthusiasm from the entrepreneurial community and general public that it has enjoyed in the past.

The Institute also has brought additional programming and expertise into the mix to help grow this ecosystem. In particular, the Institute has partnered with the Maine Center for Entrepreneurs (MCE) to offer its flagship business assistance program called Top Gun. Having had a very successful introduction to the program this past year, the Institute is delighted to be able to offer this program again to businesses this year.

The 15-week immersive training program, delivered by industry experts, takes a cohort of businesses and exposes them to an expert level of education and instruction in all aspects of running and growing a business.

More INNOVATION, **PAGE 27**

# Innovation

CONTINUED FROM PAGE 26

Applications will be taken until mid-November with businesses chosen to participate by the end of the year. The program starts in early 2020.

The Center for Innovation in Education (CIE) engages directly with future teachers, existing teachers, students and the public through its creative and leading-edge programming.

As an example, the Future Teachers Academy is an open event for Maine high school sophomores, juniors and seniors who have an interest in exploring the field of education as a career. Participating students take part in a daylong, hands-on and experiential teaching environment. It is led by professional faculty from the Thomas College School of Education, as well as partners from the Maine Department of Education and Maine Teachers of the Year.

CIE integrates technology into every education student's curriculum. Students learn how to use technology and, most importantly, they learn how to

teach with technology.

Thomas students are able to incorporate technology into their future Maine classrooms, leveraging virtual reality, game design, 3D design and printing, and cutting-edge educational software applications.

In addition, CIE runs a variety of on-and off-campus professional development with its various partners. These offerings provide professional educators in the field the opportunity to expand their knowledge and teaching practices in innovative areas, such as early childhood, STEAM, student-centered learning, and digital learning.

Staff at the Institute and Center would understand from individuals, potential students, existing teachers and businesses how it may help them become more innovative. This may include participation in an existing program or providing consultation on the available options to receive training, or a college degree in business or in education.

Individuals or businesses that are interested in any of the programming or events mentioned in this article should visit the Institute's and CIE's websites at [www.thomas.edu/institute](http://www.thomas.edu/institute) and [www.thomas.edu/academics/cie](http://www.thomas.edu/academics/cie) or to receive more information, please give staff a call at 859-1159.

**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.**



Waterville Converge and Create networking event.

*Contributed photo*



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[KENNEBEC.BEHAVIORAL.HEALTH](https://www.facebook.com/Kennebec.Behavioral.Health)



[@KBHMAINE](https://twitter.com/KBHMAINE)

# Tuning in to WII-FM

*(i.e. what's in it for me?)*

BY MARSHALL COMMUNICATIONS  
Special to the Sentinel and KJ

Each of our days starts off relatively the same with the alarm on our phone waking us up. Eventually, we roll over and shut off the alarm and thus begins the static of a perpetual bombardment of messages. Even before our feet hit the ground, we are exposed to marketing messages on our phone or on the packaging of the products we use every day. As the day progresses, we are exposed to even more methods of communications, from signs on the side of the road to the library directing us to get a library card.

The ever-increasing number of messages on the airwaves is inescapable. Our minds become so full of to-do items that many messages get lost in the static.

Businesses that need to cut through the influx of messages, have to be aware of their audience and understand what messages will resonate with them. Here is what you need to know: Tune in to WII-FM (what's in it for me?).

## Networking with your audience

One of the most important parts of creating a message your audience will want to listen to is showing them you care.

Think of this as being similar to a networking event. You don't want to yammer on about yourself so much that other people will lose interest or think you have a very large ego. What you do want to do is show them that you care about their work, their hobbies or their interests by asking questions and leaving the talking to them.

Communicating with your audience is no different. The messages you air must show that you and your business exist to serve your audience.

## Narrowcasting

Different from broadcasting, narrowcasting is about the importance of narrowing the topic of your message to ensure you are providing information your audience cares about and that it serves a purpose for them.

Podcasts are a great example because they are narrowly targeted. While broadcast programs try to appeal to the many interests of their large audience, this is not necessary for a podcast – or your message. Podcasts have the ability

to reach many people who have sought out the information being provided, ensuring there is something in it for them. These topics may be narrow, but they are extremely thorough and detailed.

Nancy Marshall, founder of Marshall Communications, started The PR Maven® Podcast in 2018 to share her passion for building a network based on both personal and online networking. She has done 52 episodes so far and plans to continue on a weekly basis.

## Keeping it personal

When developing a message, you want to make sure you know who your audience is. All demographics: age, location and lifestyle provide a good baseline but developing an emotional connection with these numbers is next to impossible.

This is where avatars and personas come in. Based on your target audience, give your avatars names, ages,

families, jobs and interests and find an image of a person that matches the persona. Print off your avatar profiles and hang them up where you can see them while creating messaging.

By developing avatars who are representative of your audience, you can picture what they are interested in and will more easily be able to create content your audience will appreciate.

## Monthly e-newsletter

While one way to make each of your messages more relevant to your audience is by reducing the number of messages you send out, you don't want to go radio silent. One way to send out messages your audience will tune in to is by sending them an e-newsletter.

One of the most valuable assets in your marketing arsenal is your list of email addresses. Unlike content you post on social media, you actually own the email list. These are valuable ad-

dresses of people who have agreed to receive emails from you and you should treat your list with care.

At Marshall Communications, we have been sending out The Marshall Report e-newsletter once a month for 10 years. To connect with our audience and show them that we care, Nancy Marshall writes a personal message and includes a recipe. Doing this makes the e-newsletter feel like it is coming from a human being, not a robot. Our e-newsletter also provides articles our audience might find helpful to improve their business or career and serve their needs.

Now that you have these tips and tricks, you will be able to improve your ratings and become the station all your listeners will want to tune in to. Just make sure to remember, if you are going on air, be sure to include the answer to your listener's number-one question: What's in it for me?

# Maine's low unemployment marathon doubles previous record

*The state's unemployment rate has been below 4 percent for 44 consecutive months, twice as long as the previous record of 22 months from September 1999 to July 2001.*

BY J. CRAIG ANDERSON  
Portland Press Herald

**M**aine has doubled its previous record for longest-running period with the statewide unemployment rate under 4 percent.

According to preliminary, seasonally adjusted unemployment estimates for August, Maine's unemployment rate has been below 4 percent for 44 consecutive months, twice as long as the previous record of 22 months from September 1999 to July 2001.

The preliminary unemployment rate estimate of 2.9 percent for August was down from 3 percent for July and 3.5 percent in August 2018, according to the state Department of Labor. The number of unemployed job-seekers in August decreased by 4,000 from a year earlier to 20,100, it said.

The state's persistent low unemployment rate has led to an enduring labor crunch, affecting businesses around the state. Several state and private programs are trying to address the workforce challenge, including the

Department of Labor's Apprenticeship Program, which has seen participation increase by 40 percent over the past two years, and pending applications would increase participation by an additional 50 percent.

Maine's preliminary payroll survey estimate of 634,500 nonfarm payroll jobs for August was up 6,800 jobs from a year earlier, the Labor Department said. The private sector estimate of 534,500 jobs was up 6,800 over the year, with the largest job gains in the leisure and hospitality sector. The

government estimate of 100,000 jobs was unchanged from August 2018, it said.

The U.S. preliminary unemployment rate of 3.7 percent for August was unchanged from July and down slightly from 3.8 percent a year earlier. The August estimate for New England was 3 percent. Rates for other states in the region were 2.5 percent in New Hampshire, 2.1 percent in Vermont, 2.9 percent in Massachusetts, 3.6 percent in Rhode Island, and 3.6 percent in Connecticut.



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# Business Journal

## BUSINESS JOURNAL PROFILES 2019



### AUGUSTA CIVIC CENTER

- Contact Information:** 76 Community Drive, Augusta Maine 04330
- Phone:** (207) 626-2405
- Web:** [Augustaciviccenter.org](http://Augustaciviccenter.org)
- Email:** Visit our website for individual addresses
- Director:** Earl Kingsbury
- Founded:** 1973
- Employees:** 90
- Hours:** Event Driven

**About Us:** The Augusta Civic Center is designed to accommodate any type of function. Particular emphasis will be placed upon those bookings which generate hotel & motel room nights and related revenues for city business, thereby increasing economic stimuli for the local infrastructure. With 49,000 total square feet, an impressive Main Auditorium, 2 Ballrooms and 23 Flexible Capacity rooms and Full Catering services, it's easy to find accommodations to fit your needs. Ideal for conventions, corporate meetings, sporting events, expositions and trade shows, this progressive facility delivers space and support services for all groups—both large and small. Augusta is also the State Capital and is within an hour of the rocky coast, sandy beaches, famous ski resorts, historical landmarks and golf courses. It's the center of your business and vacation dreams. Nearly 1,000 rooms are available in fine hotels and Inns conveniently located within minutes of the Augusta Civic Center and Maine's major highway, I-95.



### CITY OF AUGUSTA

- Contact Information:** 1 Cony Street, Augusta, ME 04330
- Phone:** (207) 626-2300
- Email:** Visit our website for individual email addresses
- Web:** [www.augustamaine.gov](http://www.augustamaine.gov)
- Chief Executive:** Bill Bridgeo, City Manager
- Founded:** June 9, 1797
- Employees:** 219
- Hours:** Mon.-Fri. 7:45 a.m. – 4:30 p.m.

**About Us:** Maine's capital city, Augusta also serves as the economic and transportation hub of Central Maine. From December through late spring, Augusta is at the center of the state's political attention – hosting not only the state legislature, but also serving as the headquarters for hundreds of not-for-profit organizations and trade associations. With a daytime population of close to 60,000, the City of Augusta may well be the largest small city in Maine.



### BAR HARBOR BANK & TRUST

- Contact Information:** 368 Route 3, South China, ME
- Phone:** (207) 445-4865
- Web:** [www.BHBT.com](http://www.BHBT.com)
- Founded:** 1887
- Employees:** 514
- Contact:** Jeff Charland, VP, Regional Relationship Manager
- Hours:** So. China: Mon.-Thurs. 7:30 a.m.-4 p.m. Open until 5:30 p.m. on Friday Saturday 9 a.m.-12 noon

**About Us:** Make Bar Harbor Bank & Trust your bank and lender of choice! For over 130 years we have been providing financial solutions to businesses in Maine, helping them grow and succeed! Bar Harbor Bank & Trust is local, listening and lending to businesses in Kennebec County. Named one of the 2017 Top 200 Publicly Traded Community Banks in the Nation by *American Banker* magazine. Visit us today, or go online to [BHBT.com](http://BHBT.com). Member FDIC. What's on your horizon?




### CARE Services Co.

- Contact Information:** 448 Main St., Palmyra, ME 04965
- Phone:** (207) 368-4822
- Email:** [claudel@careservicesco.com](mailto:claudel@careservicesco.com), [jeremy@careservicesco.com](mailto:jeremy@careservicesco.com)
- Web:** [www.careservicesco.com](http://www.careservicesco.com)
- President and CEO:** Claude Levesque, ATP, CRTS, CEAC
- Vice President:** Jeremy Paules, ATP, RTS, PTA
- Founded:** 2016
- Employees:** 5
- Hours:** Mon.-Fri. 9 a.m.-5 p.m. Closed on weekends and major holidays

**About Us:** CARE Services provides accessibility and rehab equipment and services to clients facing mobility issues in Maine. Based in Palmyra, the CARE Services team has over 100 years of combined experience serving the people of Maine. Our mission is to provide quality mobility and accessibility equipment to help clients live independently. We further pledge always to hold paramount our client's privacy and dignity as they live their life to the fullest in the homes and community. Our president has 37 years of experience in Home Medical Equipment and 30 years experience in Complex Rehabilitation Equipment. CARE is more than just our name, it's how we feel about YOU, our customers.

## BUSINESS JOURNAL PROFILES 2019



### COLDWELL BANKER RIZZO MATTSON, REALTORS

- **Contact Information:**  
219 Capitol St.  
Augusta, ME 04330
- **Phone:** (207) 622-9000
- **Web:** www.rizzomattson.com
- **Email:** brizzo@rizzomattson.com
- **Chief Executive:** Brian Rizzo
- **Founded:** 1981
- **Employees:** 18 full-time agents
- **Hours:**  
Mon.-Fri. 8 a.m.-5 p.m.  
Saturday by appointment

• **About Us:** Coldwell Banker Rizzo Mattson is a family owned company meeting the real estate needs of the Capitol Area since 1981. With a friendly office staff and supportive team of 18 full-time agents, we offer a wealth of expertise in Commercial, Residential, Waterfront and Investment real estate. As an affiliated agency of the Coldwell Banker network, we utilize our national and international connections to assist our buyer and seller clients regardless of where their move may take them. We are proud to be a part of the Kennebec Valley business community and look forward to being the "go-to" source for sound real estate advice and professional real estate service.



### cPORT CREDIT UNION - AUGUSTA

- **Contact Information:**  
cPort Credit Union Augusta Branch  
399 Western Ave.  
Augusta, ME 04330
- **Phone:** (207) 623-1001
- **Web:** www.cportcu.org  
www.facebook.com/cPortCU/
- **President/CEO:**  
Gene Ardito
- **Founded:** 1931
- **Hours:**  
Hours vary by office location

• **About Us:** We began as only the third credit union in the state of Maine. What started as an organization run out of our first manager's desk drawer grew to occupy the post office building at 125 Forest Avenue in Portland. Our headquarters then moved to our current location at 50 Riverside Industrial Parkway in Portland. cPort has five branches located in Portland, Augusta, and Scarborough. In 2005, we changed our name to cPort Credit Union, again to better reflect the recent change in our charter, which now allows us to offer membership to anyone who lives or works in one of five counties: Cumberland, Kennebec, Androscoggin, Sagadahoc and York. We strive to deliver the best possible financial experience to our members. We connect with you, our members, through a high level of personalized service, through convenient banking technology, and we connect with our communities, giving back to the areas that we serve.



### DELTA AMBULANCE

- **Contact Information:**  
29 Chase Avenue  
Waterville, ME  
(207) 861-4244
- **Chief Executive:**  
Timothy A. Beals, MBA, EMTP
- **Email:** info@deltaambulance.org
- **Web:** www.deltaambulance.org
- **Founded:** 1972
- **Employees:** 140
- **Hours:** 24 hours a day,  
7 days a week.

• **About Us:** Delta Ambulance is the leading provider of high quality, compassionate emergency services, and non-emergency medical transportation in central Maine, as well as an important regional resource for emergency care, health and safety education and a strong supporter of the community. Winner: Margaret Chase Smith Maine State Quality Award - 2000; Kennebec Valley Chamber of Commerce President's Award - 2010; Department of Defense/ESGR Pro Patria Award - 2011; MidMaine Chamber of Commerce - Business of the Year Award - 2012.



### EYE CARE OF MAINE

- **Contact Information:**  
325A Kennedy Memorial Dr.  
Waterville, ME 04901
- **Phone:** (207) 873-2731  
(800) 660-3403
- **Web:** www.Maine2020.com
- **Founded:** 1922
- **Doctors:**  
Steve R. Witkin, M.D.  
Peter C. Kohler, M.D.  
James R. Putnam, M.D.  
Deborah I. Witkin, M.D.  
Nour Tchekmedyan, M.D.  
Helen Bell-Neceveski, O.D.  
Lorie Lepley Parks, O.D.  
Michael C. Parks, O.D.  
Adam B. Puiia, O.D.  
Paige J. Oliver, O.D.

• **About Us:** Eye Care of Maine is an ophthalmology referral and general eye care practice. We provide the most current and comprehensive services in eye care. We also have a stand-alone surgery center.



### FRANKLIN SAVINGS BANK

- **Contact Information:**  
197-209 Main Street, P.O. Box 825  
Farmington, ME 04938
- **Phone:** (207) 778-3339  
(800) 284-0752
- **Branch Offices:** Jay, Rangeley, Wilton, River Valley, Skowhegan, Mt. Blue High School and Ellsworth
- **Web:** www.FranklinSavings.Bank
- **Founded:** 1868
- **Employees:** 117
- **Chief Executive:**  
Tim Thompson, President and CEO
- **Hours:** Lobby and Drive-Up Hours vary depending on branch and day of the week. See webpage for specifics. Mobile and online banking and bill pay with Franklin eBranch, local and statewide fee-free ATMs with the Maine Cash Access system and telephone banking with Telebanker are available 24 hours a day. See our web page for current information.

• **About Us:** Franklin Savings Bank is proud to celebrate its sesquicentennial in 2018, marking 150 years of community banking! Full service banking and financial services through Western Mountain Financial Services. Franklin Savings Bank is a state-chartered Universal Bank with \$412 million in assets and eight locations serving west central Maine and business needs Downeast in Ellsworth. Franklin eBranch online and mobile banking and bill pay are available free to customers. We are a member of the Maine Cash Access fee-free ATM network.



### GHM INSURANCE AGENCY

- **Contact Information:**  
51 Main Street  
Waterville, ME 04901  
(207) 873-5101
- **Chief Executive:**  
Bill Mitchell
- **Founded:** 1901
- **Employees:** 30
- **Hours:**  
Mon.-Fri. 9 a.m. - 4:30 p.m.  
(24-hour claim service)  
Evenings and weekends by appointment.

• **About Us:** Personal insurance, business insurance, employee benefits, life, health, disability, long-term care insurance, bonding and human resources consulting. A family-owned independent insurance agency providing exceptional service, competitive insurance rates, loss control and 24-hour claim service to individuals, families and business owners throughout Central Maine.



## BUSINESS JOURNAL PROFILES 2019

### GIBSON LECLAIR, L.L.C.

- **Contact Information:**  
150 Capitol Street  
Suite 3  
Augusta, Maine 04330
- **Phone:** (207) 623-8401  
(800) 639-2150
- **Web:** www.GibsonLeClair.com
- **Partners:**  
Jeanne T. Gibson  
Stephen L. LeClair
- **Founded:** 2003
- **Employees:** 10
- **Hours:**  
Mon.-Fri. - 8 a.m.-5 p.m.
- **About Us:** We offer audit, financial statements, consulting and tax services. Certified Public Accountants specializing in:
  - 1) Non-profit auditing and taxation
  - 2) Business and individual taxation
  - 3) Reviews and compilations
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### GOLDEN POND WEALTH MANAGEMENT



- **Contact Information:**  
129 Silver Street  
Waterville, ME 04901
- **Phone:** (207) 873-2200
- **Email:**  
info@goldenpondwealth.com
- **Web:** www.goldenpondwealth.com
- **Chief Executive:**  
Brian Bernatchez, CFP®
- **Founded:** 1996
- **Employees:** 8
- **Hours:**  
Mon.-Thurs. 8:30 a.m.-5 p.m.  
Fri. 8 a.m.-4 p.m.

• **About Us:** Investment Management and Financial Planning. Independent financial services firm providing comprehensive wealth management services to families and institutions throughout Maine.

### HIGGINS & BOLDUC AGENCY, INC.



- **Contact Information:**  
56 Main St.  
Oakland, ME 04963
- **Phone:** (207) 465-2531
- **Email:** matt@higginsandbolduc.com
- **Web:** www.higginsandbolduc.com
- **Chief Executive:**  
Matthew Marquis, President  
Danielle Marquis, Vice President
- **Founded:** 1940
- **Employees:** 8
- **Hours:** Mon.-Fri. 8:30 a.m.-4:30 p.m.

• **About Us:** We are a family-owned insurance agency offering all lines of personal, commercial, life and health insurance. We specialize in providing exceptional customer service.

### 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 420
- **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, Skowhegan and Farmington 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, Looking Ahead Clubhouse in Lewiston and Village Clubhouse in Topsham. KBH is CARF (Commission on Accreditation of Rehabilitation Facilities) accredited and is well known for its high-quality, strengths-based approach to its mission.

### 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.

## BUSINESS JOURNAL PROFILES 2019



### 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.



### 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 was founded in 1991 by Nancy Marshall, The PR Maven®. The Marshall Plan® was developed to serve clients with a 65-step action plan that takes three months to create and provides a detailed road map to achieve your specific marketing and communications goals. The PR Maven® Podcast helps companies and individuals grow their personal and organizational brands both online and in person. Located in Augusta, the firm serves clients in tourism, economic development and healthcare statewide and nationally.



### MATTSON'S FLOORING & WINDOW TREATMENTS

- **Contact Information:**  
276 Whitten Rd.  
Hallowell, ME 04347
- **Phone:** (207) 620-8888  
(207) 623-1106
- **Web:** www.mattsonsflooring.com
- **Email:** awoods@mattsonsflooring.com
- **Manager:** Ashley Woods
- **Founded:** 1965
- **Employees:** 6
- **Hours:**  
Mon.-Fri. 8:30 a.m. - 5 p.m.  
Sat. 9 a.m. - 2 p.m.  
Also by appointment
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## BUSINESS JOURNAL PROFILES 2019



### 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.

### NORTHERN LIGHT CONTINUING CARE, LAKEWOOD

- **Contact Information:**

220 Kennedy Memorial Drive  
Waterville, ME 04901  
• **Phone:** (207) 873-5125  
• **Web:** www.lakewoodcare.org

- **Chief Executives:**

Shannon Lockwood, Administrator  
• **Founded:** 1974  
• **Employees:** 160

- **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 Continuing Care, Lakewood is a 5-star rated skilled nursing center that provides short-term rehabilitation as well as long-term and dementia care. Our mission is to enhance the lives of our residents, patients, and their families through compassionate care and creative activities programming. Our qualified rehabilitation staff offers physical, occupational, and speech therapies. We provide our skilled nurses and certified nurses' aides with ongoing advanced training so they can continue to deliver the safest, most caring experience possible for all who need Lakewood. We are located on the Northern Light Inland Hospital campus.



### 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, orthopedics, osteopathic manipulative medicine, physiatry, physical/occupational/speech therapy, podiatry, primary care, rheumatology, sleep medicine, vascular care, walk-in care, women's health, and wound 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:** 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. 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.



### 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!

### PINE TREE ORTHOPEDIC LAB

- **Contact Information:**

175 Park St.  
Livermore Falls, ME 04254  
(207) 897-5558  
• **Web:**  
www.pinetreeorthopedic.com  
• **Email:**  
info@pinetreeorthopedic.com

- **Chief Executive:**

Todd MacDonald, President  
• **Founded:** 2006  
• **Employees:** 20  
• **Hours:**  
Mon.-Fri. 8 a.m.-5 p.m.  
Saturday 8 a.m.-2 p.m.  
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**BUSINESS JOURNAL PROFILES 2019**



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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.

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**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.

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**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

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Nov. 2 – Lab & Support Services Career Fair  
Alfond Center for Health, Augusta

2019 Best Places to Work in ME

MaineGeneral Medical Center

# Kennebec Behavioral Health puts focus on workers

*Efforts center around creating a healthy work environment*

BY ELIZABETH KEANE

Communications Specialist KBH  
Special to Business Journal

In any business, promoting a healthy work environment can be the most important deciding factor in providing quality services. At Kennebec Behavioral Health, this comes down to three components: compensation, benefits and culture. All three are necessary to this nonprofit that relies on a work environment that encourages collaboration and support as it works to provide mental health care.

As a business, KBH remains competitive in its wages and benefits and continually assesses its wage structure through different studies to ensure KBH offers competitive compensation in line with current trends. Through financial management and advocating for legislation, which improves reimbursement rates for mental health services, the agency continues to increase pay and provide more services as need grows.

Similarly, KBH recognizes that in today's climate, benefits can be just as important as wages. A robust health insurance plan, 403B match, nutritional counseling, smoking cessation clinics, gym and massage therapy reimbursement and continuing educational opportunities encourage employees to reach their fullest potential both in their careers and their well-being.

However, the agency found that more could be done, and over the last five years, staff from different departments and locations have come together to form committees to innovate practices already in place and form new ideas to benefit staff. Two of these committees, the Wellness Team and KBH Connections Team, promote healthy practices and develop company culture.

For a third year, KBH's Wellness Team has been meeting monthly to create and plan activities that will benefit the health, both physical and mental, of KBH staff and to evaluate previous plans and endeavors. The team began with weekly wellness tips and lunch-n-learns on topics such as nutrition, sleep, financial health and exercise and have since expanded its ideas to include more social components.

A monthly newsletter, Road to Wellness,



Contributed photos

KBH Wellness Team and Connections Team plan activities that benefit employee health, both physical and mental. Above is the 80s themed Staff Spring Fling, and below is one of their 5K teams.



was developed to spotlight employees on their journey toward improving their well-being. Further, the group formed a KBH 5K Team. Staff participate in locally organized runs and walks to help promote wellness and the causes of other organizations. In the last year alone, the team has participated in at least five 5Ks.

Finally, in July, the team unveiled a

new app-based wellness incentive program called Virgin Pulse. The app (and available Max Buzz trackers) allows staff to earn money for engaging in healthy behaviors and aids them in tracking their progress. The social component of the platform allows colleagues to participate in competitions that will help them to challenge and connect with others. The

team sets up challenges that staff can participate in for a fun and productive way of reaching wellness goals.

Throughout the past few years, the KBH Connections Team, whose goal is to improve connectedness among staff and the community, has similarly coordinated several employee activities such as KBH Day at the Sea Dogs, summer staff barbecues, door decorating contests, a Pet Palooza competition, a family ice-skating event and an annual employee appreciation Spring Fling dinner and dance. The KBH Connections Team created a fun carpool karaoke video for staff leading up to the last Spring Fling with an 80s theme.

This year, the team will continue with the tradition of choosing a fun theme and incorporating videos and fun promos to encourage participation.

All of this work with the different committees and management's goals to improve the workplace environment has led to exciting recognition. In 2018, KBH was named as one of the Best Places to Work in Maine by the Society for Human Resource Management- Maine State Council (MESHRM) and Best Companies Group. This was the first time the agency applied and would later rank in 11th for the large business category.

Once again, the agency has been named one of the Best Places to Work in Maine for 2019. KBH's CEO, Tom McAdam said that the designation validates the purposeful attention that the agency has made around recruitment and retention.

"Over the last two to three years, our management has been particularly focused on three things: culture, compensation and benefits," McAdam said. "We are pleased that the many staff members who participated in the survey are very satisfied with the direction in which we are moving. This is consistent with our ideas and goals around being a primary service provider of mental health care in central Maine."

Serving over 14,000 people, KBH operates community-based clinics in Augusta, Winthrop, Skowhegan, Farmington and Waterville. More information about KBH programs can be found online at [kbh-maine.org](http://kbh-maine.org) or by calling 888-322-2136.

# How a career helping others can make you happier

**T**here's no doubt about it – what you do each day for work can make a huge impact on your overall well-being. According to a Society for Human Resource Management survey, key job satisfaction aspects include job security, respect, trust and a positive and healthy environment. If you don't have these things in your workplace, you may be considering making a career shift.

Studies suggest that workers in professions focused on serving other people tend to be the happiest and most satisfied, and experts point out that careers in the growing home care industry can be particularly fulfilling.

"There are few occupations more rewarding than empowering someone who needs a little help," says Jennifer Sheets, president and chief executive officer of Caring Brands International and Interim HealthCare Inc. "A home health care career is a great fit for people who value flexibility and have a calling to help others and make a



difference in the world."

So, is a caregiver job right for you? Here's what to know:

- **This is not a desk job.** Caregivers aren't trapped in a cubicle doing paper-

work or staring at a screen all day. They're out in their communities, helping to keep seniors and others happy, healthy and safe. Their view changes throughout the day, keeping things fresh and invigorating.

- **No two days are the same.** While daily tasks are straightforward, no two days are exactly the same for caregivers. Home care careers mean that one day, you could be playing a game with a senior; the next, you could be sipping tea and sharing stories.

- **The work is meaningful.** Working with patients to provide care and help them stay healthy is immensely rewarding. Yet, even when days are stressful, home care workers have the satisfaction of knowing they're having a positive impact on the individuals they serve, as well as their communities.

- **It's flexible.** Part-time, full-time, per diem, with flexibility in location and availability – these are just a few of the ways in which workers can customize the look and feel of a home care career.

- **The industry is booming.** As more seniors are electing to stay in their homes, an increasing number of home care aides and nurses are needed to provide them with essential care. Indeed, employment of home health aides and personal care aides is projected to grow 41 percent from 2016 to 2026, much faster than the average for all occupations, according to the Bureau of Labor Statistics.

In fact, major providers of home health care are actively hiring, including Interim HealthCare, which takes steps to match patients to clients, and has locally owned and operated franchises across the U.S. To learn more about home care careers, visit [interimhealthcare.com/careers](http://interimhealthcare.com/careers).

"Whether you're an experienced professional considering a pivot into home care, or a young adult looking for inspiration to choose a first career, the home care industry will welcome you with open arms," says Sheets."

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# Should you buy or build a home?

*It depends on what you want and how much you can afford*

BY VALERIE TUCKER  
Correspondent

**D**eciding whether to build or buy a home requires some serious thought. Those who opt for building a new home will have to find land to buy, decide on a home design, the flooring, fixtures, cabinets, countertops, interior and exterior trim, sheetrock and painting, heating system and more.

Usually, homeowners don't want to take on that large a task themselves. Even if they're comfortable doing some of the work, they'll still have to hire and schedule the individual contractors. More often, they'll hire a contractor who can subcontract the septic system, the wiring, the plumbing, the carpentry, sheetrock work and every other detail related to creating their new home.

Jason Thomas, a contractor based in Starks, stays busy year-round. When he builds a home, he meets with the owners to discuss and decide whether to have a full basement or a concrete slab, whether siding will be vinyl or cedar shingles and whether the roof will be standing seam steel or asphalt. The building material choices can be endless and so are the costs.

"People are always surprised by the price of materials if they've never done a big building project," he said.

Today's homeowners want more than one bathroom and they want open spaces for entertaining and family gatherings. They also dream of having a beautiful patio or deck and a garden shed and maybe a small workshop. Unless they have done their research, they may be in for a letdown.

"A typical three-bedroom, 1,800 square-foot ranch-style home with a full basement and a garage will be about \$250,000 in today's market," he said.

According to Don Plourde, broker/owner of Coldwell Banker Plourde Real Estate in Waterville, buyers can find some wonderful pieces of land on which to build a new home, but they have to plan ahead before they put their current home on the market. With today's real estate market short on inventory, finding a qualified contractor willing to do the job can be a daunting task. Those who plan to sell an existing home and property could wait several months before the new home is ready for occupancy. They may need to find another place to

live and put belongings in storage while waiting.

"With today's low inventory in this part of the state, a home that's properly priced and in the desirable location can sell in less than a month," he said.

Plourde said central Maine is a popular retirement location, with affordable housing prices compared to southern Maine and the rest of New England. The region has plenty to offer except for available housing.

"If we're going to attract people to this area, we need attractive housing for them," he said. "People like to buy a new house if they can."

He doesn't see many people converting summer camps into year-round homes, but he acknowledges there is pent-up demand from those selling their larger family home and downsizing to a smaller and more easily accessible dwelling. Condominiums are a popular option, he said, but many of the larger building contractors have chosen to work further south in the state, because profits are higher. Building condos in Yarmouth is more profitable than building condos in Winslow, for example.

Plourde is optimistic, though, that central Maine will remain a popular choice for families, retirees and those moving away from the cities and crowded suburbs in other parts of the country.

Another realtor, who has weathered the vagaries of the market and the economy, agrees with Plourde.

"We're in an up cycle right now," said Bill Sprague Jr., owner of Sprague & Curtis Real Estate in Augusta.

Sellers are getting good prices today, he said, but they should expect to pay proportionately higher prices if they want to buy a piece of property and build a new home. Homeowners who bought or built their home a generation or more ago, raised their families and paid off their mortgage will benefit from their investment now.

"When the market is hot, like it is now, prices go up and inventory goes down," he said.

When the market is sluggish, buyers find a more varied inventory and a good supply of homes. That's not the case today, he said. A property that's priced fairly and is neat and clean could sell within a month. Buyers are looking for homes that are well cared for and are willing to overlook older kitchen cabinets, dated fixtures and tiny bathrooms.

**"With today's low inventory in this part of the state, a home that's properly priced and in the desirable location can sell in less than a month."**

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# Maine home sales set a record in 2018, and they're not far off the pace this year

*Through August, the total number of sales was less than 1% below the first eight months of 2018 – the state's best sales year ever.*

**BY J. CRAIG ANDERSON**  
Portland Press Herald

**M**aine homes have sold at a near-record pace this year through the month of August.

Statistics released Thursday by the Maine Association of Realtors show total sales volume of existing single-family homes in Maine through Aug. 31 is less than 1% below the first eight months of 2018 – the state's best sales year ever.

The association reported a 3.2% bump in August home sales compared with a year earlier, while the statewide median home sales price increased by 4.6% to \$230,000. The median indicates that half of homes sold for more money and half sold for less.

"It has been a strong real estate year for much of Maine, and good quality for-sale inventory is moving

quickly," Peter Harrington, association president and broker/partner with Malone Commercial Brokers in Portland, said in a statement. "We expect a strong finish to 2019, but that depends on a steady stream of new affordable listings to meet the needs of Maine's working families."

Nationally, single-family home sales in August increased by 2.9% from a year earlier, while the median sales price was up by 4.7% to \$280,700, according to the National Association of Realtors. Sales in the Northeast region were up by 1.4%, while the regional median price eased by 0.3% to \$303,500, it said.

For the three-month period ending Aug. 31, Maine home sales were down by about 1.2% from the same period of 2018, while the median sales price was up by nearly 3.6% to \$233,000, according to the Maine association.



**AUGUST HOME SALES**

Number sold	Median sale price
2018: 2,072	2018: \$220,000
2019: 2,138	2019: \$230,000

Source: Maine Listings

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# Business owners should be thinking about a succession plan

BY JOSEPH M. PRATT  
Senior vice president  
and wealth manager  
Bar Harbor Trust Services  
Special to Business Journal

**M**ost business owners know the importance of planning ahead, but many don't have a solid succession plan for their business. A well-designed succession plan maps out the process for you to sell or transfer your business, with an eye towards the tax implications and your personal financial security.

Succession planning is a complex, multi-faceted business process that for many business owners is an afterthought as they wind down their careers. A well thought out succession plan can be used as a guiding document for your company as you grow and expand your business. It should address what will happen if something unforeseen occurs and you are suddenly unable to lead the company, and also how you plan to turn over ownership when you retire.

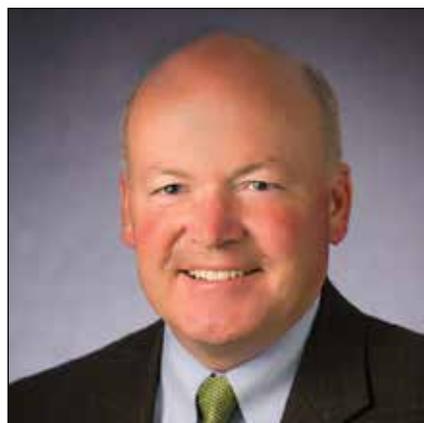
In the event of a crisis, the plan could be used to outline steps employees will take if you, or members of your management team, are incapacitated or leave the company unexpectedly.

To plan for the future, you must have a deep understanding of your current business and know where the value lies.

Determining the business value is at the top of the list when creating a business succession plan. A valuation expert should be used at this point to appraise the business, but as a general rule, most businesses can be valued in one of two ways. The "Going Concern Value" or the "Liquidation Value."

The liquidation value of the company is the sum of all current inventory, buildings and tangible assets. The going concern value assumes that without you involved in the business, it will continue to operate and be profitable. This value is based on the liquidation value and adds the goodwill of the company. Goodwill is an intangible asset and can include things like the value of the company's brand/reputation, any patents, propriety technology, purchase contracts and a number of other factors.

In the valuation process, if it's determined that the business has little or no value as a going concern without you, then a liquidation plan needs to be developed that addresses your personal tax



**JOSEPH M. PRATT  
SENIOR VICE PRESIDENT  
AND WEALTH MANAGER  
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and estate needs.

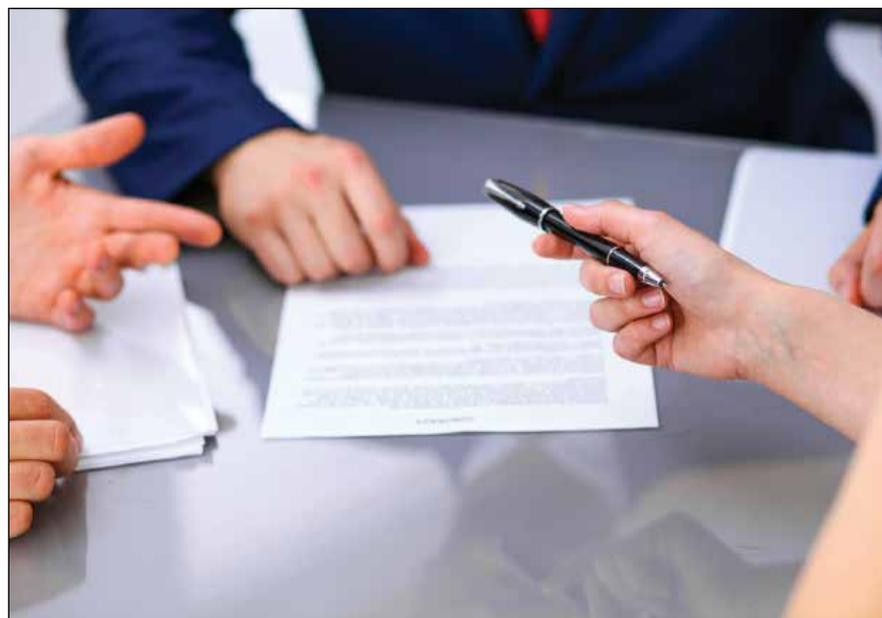
If the business has value as a going concern or is in the process of developing value, you need to carefully navigate the options for an exit strategy that will help increase or preserve the value of the company.

Whatever path you take in the valuation process, the value of the business will most likely play a major role in planning your income levels in retirement, and you need to account for it.

Financial planning and succession planning go hand-in-hand and both will be key components of the ongoing financial security of you and your family. If you're like most business owners, a significant portion of your personal wealth is tied to your business assets. As those assets grow, they become an increasingly important part of your estate plan, and may be used to fund your retirement.

Examining your personal financial plan during the succession planning process will help ensure that:

- You have the income needed in retirement to support your desired lifestyle.
- You are well prepared for the tax implications of selling your business.
- You have the necessary cash flow available to cover any anticipated future expenses.
- In the event of disability or premature death, the financial needs for you and your family are met.
- You have an estate plan in place to ensure that taxes are minimized and your assets are distributed as you wish.



This is especially important if you plan to keep the business in the family.

If you own a family business, and plan to have one or more family members take over, make sure they are a good fit for the business you've built. Do they understand the business? Do they have the aptitude to run the business? Do they want to run the business?

Changes to your family could drastically affect the best-laid succession plan if not evaluated and adjusted over time. Family changes that affect your estate plan may also affect your succession plan. Those changes include things like marriage, divorce, children, grandchildren and the marriage/divorce of grown children. All of these circumstances need to be considered in the planning process.

Layers of complexity will be added if you have a partner in the business. They may have different priorities or see a different path for the future and steps should be taken to have legal documents reviewed and updated.

Every business sale is different, but the one constant is taxes. The Taxman is always there lurking in the background and you want to have a solid plan to limit your tax liability. While strategies to minimize your taxes should not drive the succession process, they should be incorporated into your overall plan. When you sell your business to a third party or transfer to a family member, the way taxes affect the transaction can significantly change how much value endures.

Make sure you talk with an accountant

and attorney to discuss the tax implications of selling your business. Here are some important tax questions to consider:

- What are the tax implications to my personal estate when I sell my business?
- How do those tax responsibilities change if I transfer ownership to a family member?
- Can I give shares in the company to my children or to a charity?
- Can I use a trust to hold the assets of the estate?

Succession planning and retirement planning do not happen quickly. And while you may have been planning your retirement for years, have you given the same thought to how your business will continue after you are gone? Many business owners will put the needs of the business ahead of their own needs, but at some point, you need to focus on preserving and enjoying the rewards you spent a career earning.

Planning for your business transition can be complicated, and it requires a team of trusted professionals, including a financial advisor who understands your personal and professional goals. A professional team of advisors that include a financial advisor, accountant and attorney will help ensure a smooth and equitable business transition that will result in optimized financial results for you and your family.

*The views and opinions expressed herein are those of the author and do not necessarily reflect those of the Bank.*

# 5 signs it's time to ask for a raise

**F**or U.S. workers, living expenses continue to generally outpace pay increases, according to the Bureau of Labor Statistics. In fact, a recent study by Randstad US and Apartment Guide found that 44 % of employed Americans say their annual residential expenses (rent, mortgage, utilities, household maintenance, etc.) increase more than their salary does each year — and 37 % of house, room and apartment renters claim the cost of their home is too high when compared to their income. This has resulted in long commutes, as well as a need to supplement expenses by taking on side gigs and seeking out roommates.

“The general rule of thumb is to spend less than 30 % of your gross income on rent. Depending on your income level, this might not be possible in some desirable urban neighborhoods without making other lifestyle sacrifices. Be realistic in your housing selection and your salary will go much further,” said Emily Williams, senior data analyst for Apartment Guide.

On the other hand, if all this sounds familiar, it may be time to ask for a raise.



Based on the research, here are five clear signs that it could be time to ask for a raise:

1. You can't afford a home with your current income. Twenty-six % of workers currently rent, but plan to purchase a home when they get a raise at work.
2. You have a long commute to save on living costs. Twenty-four % say they live far from their jobs because they can't afford to live nearby.
3. You have more than one job. Twenty-eight % say they have more than one

job to supplement their living expenses.

4. You have multiple roommates. Twenty-one % say they need more than one roommate to afford their current rent or mortgage.

5. You're willing to relocate for a better opportunity. Fifty-six % say they would move out of state for a better job opportunity.

Of course, needing a raise and deserving a raise are two very different things. In fact, the experts at Randstad US don't actually recommend that you

use any of these points to make the case for a raise with your boss. Instead, focus on your achievements and the value you bring to your company.

Here are a few tips to help you get a fair rate based on your level of experience:

- Quantify your value. Think of “value” not only in terms of tasks completed or sales made but also things like effective management, team building and timeliness.
- Know your worth. To learn more about your earning power, check out Randstad's online salary center, available at [randstadusa.com/salary](http://randstadusa.com/salary).
- Build (and present) your case. Don't forget to share your vision on how you'll continue contributing to the company's future success.

“When it comes to salary negotiation, you need a strategy. Prepare ahead, think through tough questions your boss may have for you, and, most importantly, come with a number that you're happy to walk away with,” said Jodi Chavez, group president of Randstad Professionals, Life Sciences and Tatum.

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# Waterville software startup accesses two funding sources to help promote product

**E**ariously, a software startup based in Waterville, Maine, has been awarded a \$10,000 grant from the Maine Technology Institute (MTI) to continue working with software design and development specialists to bring its product to market.

The award comes on the heels of a \$2,500 design and development prize from Turtle's Founder Lab, a remote-first company that connects startups and entrepreneurial teams with top software engineers.

Eariously's software turns any digital text (e.g. websites, emails, articles, PDFs, images) into audio that can be listened to on a phone or laptop. Founders Nick Rimsa and Brendan Barr were motivated to create the innovative software in 2018 because they were sharing so many articles with each other that they didn't have time to read all of them, but had plenty of time to listen during commutes.

With the MTI funding opportunity, Eariously plans to continue working with its diverse software design and development specialists (contracted from Houston, Madrid, Missouri and San Francisco) and testing its software with hundreds of listeners; they aim to begin selling the software publicly later this year.

"We believe the most important part of making anything is doing it with the right people. We've found some exceptionally talented folks from around the world who we're humbled to have the privilege of working together with," said Rimsa, co-creator.

Throughout the past year, the Eariously team has worked closely with students at colleges around the country, most notably Colby College, Thomas College and Northwest Missouri State University, in order to design their listening software. Continuous research has guided Eariously's progress as they interact with listeners as both designers and instructors.

"In order to design for the best possible outcomes, it's essential to become an expert on the problems at hand," said Kia Jones, a UX/UI Designer who has worked closely with Eariously for the past year. "Our team has tirelessly researched and tested both reading and listening habits in order to fully understand what we need to make. I'm certain that our focus on learning through perpetual investigation is what will allow Eariously to become the ideal listening solution available."

After teaching a product design course



*Contributed photo*

Eariously's software turns any digital text (e.g. websites, emails, articles, PDFs, images) into audio that can be listened to on a phone or laptop. Co-founders Nick Rimsa, center, and Brendan Barr, right, were motivated to create the innovative software in 2018 because they were sharing so many articles with each other that they didn't have time to read all of them, but had plenty of time to listen during commutes. At left is Kia Jones, Eariously's Junior UX/UI Designer.

in January at Colby College, Rimsa and his teammates were drawn to the prospect of building Eariously in central Maine because of the strong relationships they had begun to forge. The Eariously team has capitalized on Waterville and Maine's burgeoning startup ecosystem.

In addition to working closely with MTI, Eariously also has relied upon SCORE for its free mentorship and workshops, the Mid-Maine Chamber of Commerce and the Central Maine Growth Council for its networking assistance and business development, and students and faculty from Colby College and Thomas College.

"When we design, we start with the end first. What outcomes do we need to design for?" Rimsa said. "Maine's entrepreneurship leaders are ensuring that software startups see success by designing for our success. We're very happy to be making Eariously here."

The startup is located in the heart of downtown Waterville at Bricks Coworking & Innovation Space owned by RJ Anzenc.

"Beyond the amazing product the Eariously team has been developing, they've provided tremendous mentorship and

support for Waterville's emerging entrepreneurs and startups," Anzenc said. "This grant is a testament to their hard work thus far, while also the tip of the iceberg for what we hope the region will bring in the coming years. Eariously is helping to lead the way."

"I always love seeing founders helping founders," Anzenc said of the Turtle prize. "It's awesome to see these programs that, while giving tremendous training and visibility, also help to create a digital community of founders to help support each other."

The partnership between Bricks and the tech startup is emblematic of downtown Waterville's growing innovation and knowledge-based economy.

"We are excited about the strength of the founders and the inventive software that is being developed by Eariously in our region," said Garvan Donegan, director of planning and economic development for Central Maine Growth Council.

"Businesses, and in particular tech startups, thrive where there is a community of capital, mentors and innovation," Donegan said. "Bricks Coworking & Innovation Space in downtown Waterville is illustrative

of these key components."

Rimsa said is equally excited about his relationship with Turtle.

"I first met (Turtle's co-founder and CEO) Vlad (Lokshin) about four years ago when Turtle was just an idea that he shared with me. They just crossed \$1M in revenue, which is an exciting testament to his commitment to making software development for accessible and reimagining the standard work week," Rimsa said. "As soon as we saw Turtle was accepting candidates for its first Founder Lab, we stopped what we were doing and applied."

Eariously will share that prize with Bonmo, a New York City-based startup founded by Stephanie Houg. Bonmo is a platform that matches brands and comedians in order to create more compelling content marketing, video production and brand communication for customers.

"I'm grateful to have had the opportunity to participate in Turtle's Founder Lab," Houg said. "As a non-technical founder, there are times where I feel less confident about my ability to communicate with or understand the position of developers. Founder Lab taught key concepts that I can apply immediately to all my interactions with developers building, Houg said. "Sharing the prize with Eariously is an outcome that's better than I could've imagined."

Eariously, Bonmo, and eight other teams from around the world participated in Turtle's first-ever Founder Lab, a six-week accelerator for product founders. At the end of the accelerator, founders pitched development-ready product specs and plans, which were voted upon by Turtle's developers. Eariously and Bonmo tied to win the prize and agreed to share it.

"We launched Founder Lab this year after realizing how many companies are only focusing on selling software services to founders, when actually teaching those founders how to manage software development design, development and budgets themselves ultimately leads them to be more successful companies and happier clients in the long run," said Lokshin, Turtle's co-founder and CEO, "During the accelerator, Turtle invited experts in product development, design, development, budgeting, and management, including Sid Sijbrandij, the CEO of GitLab (now valued over \$1B), as well as other top-flight CEOs from around the world to share their

# Eariously

CONTINUED FROM PAGE 44

perspectives and advice with the group of founders.”

As the Eariously team begins to sell subscriptions, it plans to continue growing in Waterville and formalizing partnerships with institutions in the city and throughout Maine that will help distribute its software to more listeners. Readers interested in listening to Eariously can sign up for the waiting list on [Eariously.com](http://Eariously.com).

**About Eariously:** Eariously is a software startup based in Waterville, Maine that turns any digital text (e.g. websites, emails, articles, PDFs, images) into audio that can be listened to on a phone or laptop. Eariously has focused on developing software for two groups of listeners: busy college students who want to listen to their reading assignments and busy commuters who want to consume more information but don't have the time. Eariously was founded and is operated by Nick Rimsa, CEO and Colby '13 graduate, and Brendan Barr, CTO. The company is located in Bricks Coworking & Innovation Space in Waterville.

Eariously Contact: Nick Rimsa, [nick@eariously.com](mailto:nick@eariously.com), (860) 597-6428

**About Bonmo:** NYC-based Bonmo is a creative platform helping brands and agencies connect with professional comedians to create more entertaining and fun marketing campaigns that can cut through the clutter and grab the audience's attention. A Harvard study shows humor is the most effective ad message type, but 92% of marketers struggle to find the right creative talents. Bonmo's clients include Scentbird, Philips and AWS.

Bonmo Contact: Stephanie Houg, [stephanie@bonmo.co](mailto:stephanie@bonmo.co), 607-280-0871

**About Turtle:** Turtle is a remote-first company working to connect startups and entrepreneurial teams with top software engineers. Their messaging app and vetted marketplace make it easy for teams to do great work with top software engineers through contracts as small as 10 hours per week.

Turtle Contact Vlad Lokshin, [vlad@turtle.ai](mailto:vlad@turtle.ai)

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# For those who want their own business, Maine offers lots of free help

BY VALERIE TUCKER  
Correspondent

**F**or those contemplating starting their own business, Maine offers an abundance of advice, financial resources and mentoring to help entrepreneurs grow successfully. Martha Bentley, Manager of Small Business and Entrepreneurial Development at the Maine Department of Economic and Community Development (DECD) suggests starting with its Business Answers program ([maine.gov/online/businessanswers](http://maine.gov/online/businessanswers)).

"This resource can connect individuals with the departments and agencies responsible for specific licenses, permits, rules and regulations," she said. "It is a good start for those planning to start a business in Maine."

The site offers a helpful "How Do I...?" link with answers to dozens of questions about local regulations, including licenses, building permits and zoning clearances. Business Answers also has a number to call, with a real person who answers the phone.

She also serves as DECD's Small Business Ombudsman, helping Maine small businesses navigate within the state's regulatory system. Small businesses face the task of understanding and complying with regulatory requirements, and the Small Business Administration offers guidance in access to capital, counseling and government contracting.

Other resources are available for international trade and government contracts or for specific populations or sectors such as military veterans, lower income business owners and outdoor brands. The Maine Small Business Development Center can provide one-on-one counseling and information on financial basics, such as taxes, cash flow and marketing.

"Sole proprietors don't need to be tax experts, but they do need some tax basics," Bentley said. "While we are here to help, we do not replace the advice of an attorney or accountant."

The Women's Business Centers provide business training, coaching and mentoring, as well as women-focused programming. The Maine Small Business Advocate serves Maine small businesses within the state's regulatory system, representing small businesses that face the challenging task of understanding and complying with extensive regulatory requirements.

The Service Corp of Retired Executives, most commonly known as SCORE, is a volunteer network of entrepreneurs, business leaders and executives who mentor entrepreneurs. One of SCORE's many success stories is La Cebolla Roja (The Red Onion) in Scarborough. Christina Charette started pickling red onions and decided she wanted to sell them. Her attorney recommended she contact the SCORE office in Portland, where she was paired with men-



**"Donna LaBreux and everyone at SCORE made sure I understood that I personally had to knock on lots and lots of doors if I wanted to get stores interested in carrying my product. They taught me how to run my business so I could expand it steadily but manageably."**

**CHRISTINA CHARETTE, OWNER  
LA CEBOLLA ROJA (THE RED ONION)**

*Contributed photo*

New businesses can find an abundance of advice, financial resources and mentoring to help entrepreneurs grow and succeed. Maine's state government offers guidance, information and resources. Another statewide resource is the Service Corp of Retired Executives, most commonly known as SCORE. This volunteer network of entrepreneurs, business leaders and executives mentor entrepreneurs. One of SCORE's many success stories is La Cebolla Roja (The Red Onion) in Scarborough. Owner Christina Charette started pickling red onions and decided she wanted to sell them. She didn't have a business background. She partnered with a SCORE mentor and learned how to market her product, how to pace herself and stay focused. She may even get that big break that could put her pickles on the shelves at a major supermarket chain.

tor Donna LaBreux. LaBreux's business background was in the fashion industry and she helped Charette with the label and package designs. She also taught the essentials of goal setting and marketing, two skills critical to successful and manageable growth.

"She also made sure I got all the expertise that other SCORE volunteers could offer," Charette said. "I got so much advice from people who have run businesses, and it was all free, which is pretty amazing."

Today, Charette sells her La Cebolla Roja pickled onions online and through small retail outlets. Soon, she hopes to add her product on a test basis for a large grocery store chain.

"Donna LaBreux and everyone at SCORE made sure I understood that I personally had to knock on lots and lots of doors if I wanted to get stores interested in carrying my product," she said. "But they taught me how to run my business so I could expand it steadily but manageably."

For more information on any of the agencies that can help entrepreneurs, visit these websites: Small Business Administration, [sba.gov](http://sba.gov); SCORE, [augustame.score.org](http://augustame.score.org); Women's Business Development Center, [wbdc.org](http://wbdc.org); Small Business Development Center, [mainesbdc.org](http://mainesbdc.org);

Maine Business Answers, [maine.gov/online/businessanswers](http://maine.gov/online/businessanswers).

# New opportunities beckon a new kind of worker

BY VALERIE TUCKER  
Correspondent

**M**aine's tight labor market doesn't have a single cause or solution, according to those who study employment trends. Older employers born after WWII and before 1965 might expect their younger employees to have the same work styles and ethics. Those employers often sacrificed their personal lives, because they were busy working. They may have missed family holidays, birthdays and vacations. That Baby Boomer generation's willingness to sacrifice had consequences for the next generation, who haven't been as willing to devote their lives to work.

"We defined ourselves by our work," said Mary Kozicki LaFontaine, Regional Director – Southern CareerCenters. "But working those 60-hour weeks took a toll, with an increase in the divorce rate, mental health and alcoholism."

The millennial generation, born between 1980 and 2000, she said, wants to have more of a team approach and more flexibility to adapt their employment to their personal goals.

This generation wants to work, but they want to have meaningful employment, too, she said.

**"In Franklin County, there is a tremendous need for skilled laborers. Once students complete our programs successfully, they can go directly into the workforce and continue to acquire more training."**

**MARY REDMOND-LUCE, STUDENT SERVICES COORDINATOR  
FOSTER CAREER AND TECHNICAL EDUCATION CENTER**

"They want to be self-sufficient and provide for their families, but they want to be fully engaged in their work and have the opportunity to be part of something bigger than themselves."

Every generation has a different work ethic, she said. Employers who don't adapt to the changes in today's workforce will find recruiting and retaining employees more difficult. Gone are the days when an employer can hire an employee to do a single repetitive task. Instead, companies like The Jackson Laboratory in Bar Harbor are offering creative presentations to illustrate the company's vision, values and an employee's opportunity to make a difference. The biomedical research institution shares its mission to improve human health and cure diseases through entertaining one-minute YouTube-style presentations.

Other factors are influencing today's labor market. According to data provided by the Maine Department of Health and Human Ser-

vices, the death rate over the past five years has been higher than the birth rate. More people are retiring than entering the workforce. High school and college graduates leave the state for better job opportunities. Fewer graduates have gone on to trade schools, which has created a shortage of plumbers, masons, mechanics, electricians and carpenters.

That trend is changing in western Maine. Mary Redmond-Luce, Student Services Coordinator for the Foster Career and Technical Education Center in Farmington, said that this year, almost half of the students enrolled in the plumbing, building construction and forestry programs are females. Employers recognize that students, regardless of gender, who have earned industrial credentials are a valuable resource for filling their employment needs.

"In Franklin County, there is a tremendous need for skilled laborers, Redmond-Luce

said. "Once students complete our programs successfully, they can go directly into the workforce and continue to acquire more training."

Students also can be paid as they work in apprenticeships. To accelerate that exposure to non-traditional careers, FCTEC has teamed up with Janet Smith, manager of the New Ventures regional office in western Maine, to host the annual Totally Trades conference on Nov. 8.

Female students in grades 8 and 9 from the region's school districts will participate in hands-on workshops led by women who are working in these fields. Last year, 200 students tried their hand at operating heavy equipment, welding, information technology, building construction, engineering, plumbing and automotive diagnosis and repair. This introduction paves the way for those younger students to enroll later in full technical programs at FCTEC, said Redmond-Luce.

Career opportunities in the trades pay well and are varied, exciting and challenging. Young people just need to know they exist, she said. For example, students who complete the Forestry and Wood Harvesting program can go on to more specialized training as a forestry technician or biologist, a procurement forester, log buyer, wild-lands firefighter or licensed arborist.



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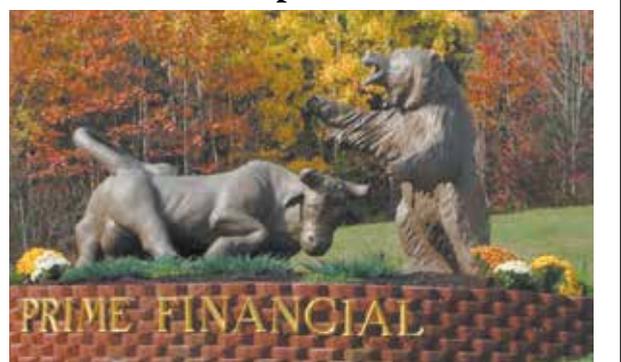
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# Mid-Maine Technical Center seeing early success in Outdoor Leadership program

*The program gives students an opportunity to learn skills that will prepare them both for the workforce and a four-year college program*

BY TAYLOR ABBOTT  
Morning Sentinel

Trent Thompson, a junior at Messalonskee High School in Oakland, has always loved the outdoors. He wants to be a Maine game warden.

"I want to learn more on how to guide because I think it will help me a lot," Thompson said. "I will probably end up going to college to be a game warden and work on the side."

Thompson is among those enrolled at the Mid-Maine Technical Center's newest program that is teaching students the importance of hands-on learning and communication while being immersed in the outdoors. The Outdoor Leadership and Natural Resource Management program kicked off in late August and has seen a steady trickle of student enrollment in the days following. It is replacing the Automotive Collision Program after the instructor left the tech center and the position could not be filled.

The class is designed to be a hands-on learning environment and went on its first trip on Aug. 30, where students went out on rafts to complete a confidence and cooperation lesson. Each student had the opportunity to lead the group and direct each other through the two-hour excursion.

"When we went rafting, everyone was kind of shy," Thompson said. "As we got to know each other, communication became much easier and we work like a nice oiled machine."

Interest in having an Outdoor Leadership program came from Jason Cyr, who previously had a similar, smaller-scale program at Waterville Junior High School that went away due to a loss in funding.

"We have seen a lot of interest in the program because there is a lot of need in the industry," said Cyr, the Outdoor Leadership instructor. "The program is designed to get the kids the skill set to go out into the workforce as guides. I've got a few students that want to be game wardens and some that want to be forest rangers, so it's a pretty wide spectrum. The benefit of this program is that students (that complete the program) can go right into the workforce or into a four-year



Morning Sentinel photo by Michael G. Seamans

Students in the new Outdoor Leadership and Natural Resource Management program at Mid Maine Technical Center at Waterville Senior High School haul their raft back to school after floating the Messalonskee Stream on a late summer trip.

degree program in multiple disciplines that have to do with the outdoors."

One project had students down at Messalonskee Stream near the high school installing a dock that was purchased with money from a grant.

"I chose this program because I hunt, fish and whitewater raft and thought this would be a great way for me to get more knowledge on these topics," Jon Roy, a senior at Lawrence High School, said. "This gives you a break out of school and (Cyr) has a lot of knowledge on these subjects. He is one of the best teachers I've ever had."

Mid-Maine Technical Center is located at Waterville Senior High School and enrolls around 450 students from Lawrence, Messalonskee and Winslow high schools, Temple Academy, Snow Pond Arts Academy and Maine Academy of Natural Sciences, as well as home-schooled students. Each of the 13 programs offer a specific licensing opportunity following completion and are catered to work as a one- to two-year program.

"Part of our responsibility is to stay current with what students are interested

in," said Peter Hallen, director of the Mid-Maine Technical Center. "We need to look at businesses and the current industry and see what the needs are."

The Outdoor Leadership and Natural Resource Management program is being taught by Cyr, who previously taught biology at Waterville Junior High School. In the days that the program has been alive, he says that students have expressed interest in several of the different career paths that can be tailored into the curriculum.

"It was great to see the kids meeting the cooperative goal and working together," Cyr said. "This year, we will be learning everything from whitewater rafting, canoeing, hunter safety (as well as) working with dogs and training dogs to hunt and retrieve. They will also learn a little bit about forestry and wildlife species management."

According to Hallen, a partnership with Unity College is in the works to allow students to receive dual-enrollment credits.

The need for this program has increased as certain industries, including the Maine Warden Service, are expecting a "retirement bubble" in the coming

**"Part of our responsibility is to stay current with what students are interested in. We need to look at businesses and the current industry and see what the needs are."**

**PETER HALLEN,  
DIRECTOR OF THE  
MID-MAINE TECHNICAL CENTER**

years, where it is expected that 25 to 30 wardens will retire around the same time, according to Cyr. Because of this, the program advisory committee that Cyr has worked with to develop the program has continued to grow with industry members, local businesses and other involved parties.

Annabelle Emery, a senior at Lawrence High School in Fairfield, said that she chose the course because she believes the skills learned in the program can apply to any career field.

"I joined because I like to do outdoor things anyway," she said. "It's a nice way to get more experience and help me in whatever field I go into. We're learning how to multitask and how to keep cool in certain situations, which is something that can be applied anywhere. (Cyr) is amazing because he explains everything in detail and pays attention to what our needs are."

"I'm most excited to have my kids help me come up with and prepare for Skills USA," said Cyr, whose son participated in the Criminal Justice program. Skills USA is a workforce partnership competition that allows students to show what they have learned through their education in a competition, on both regional and national levels.

"Last year, we showed up for skills night and watched what was going on. Seeing the aura that surrounded the kids when they were being awarded was so exciting. I can't wait to be a proud Papa Bear sitting there and watching them show off what they have learned."



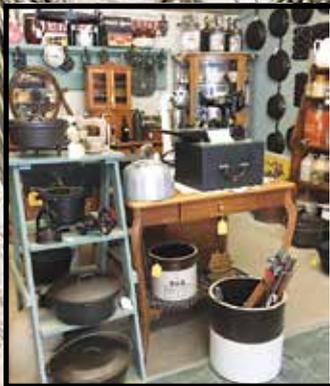
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# Cybersecurity firm expands, highlighting growth of online threats

BY MEG ROBBINS  
Morning Sentinel

Cyberattacks and data breaches can be devastating to small and mid-sized companies: about 60% of organizations go out of business within six months of an attack, according to the U.S. National Cyber Security Alliance.

Belgrade resident Scott MacDonald, 45, said that's part of what drives his work at the Maine Technology Group, which protects small- and mid-sized businesses from online threats — and helps them recover in the aftermath.

It's not just businesses that are affected, though, MacDonald said. His company serves more than 80 clients throughout the state, several of which are municipalities and nonprofits. The issue hits close to home in central Maine, where the city of Augusta was recently the victim of a cyberattack that shut down the municipality's network, including its public safety computers.

"With all of the different companies that you see in the news that suffer a breach, we wind up hearing from them 24, 48 hours after that," MacDonald said. "So our challenge is how do we get out there prior to there being the breach, prior to the disaster."

As more organizations look to take steps to protect themselves, the Maine Technology Group has been inundated with work.

The company expanded from its Winslow home base into a 6,000-square-foot satellite property on Kennedy Memorial Drive in Oakland earlier in June. The move brings with it four new jobs, MacDonald said, which raises its total workforce to 13 people, including Business Development Manager Sean Conerly. The Oakland space will house the sales and marketing wing of the business as well as MacDonald's office.

"This is a growing industry; (it's) not dying," MacDonald said.

Maine Technology Group, founded in 2011, is one of a handful of data security and information technology service providers in the state. Others are concentrated mostly in the greater Portland area. MacDonald said the company pivoted from document management software sales to cybersecurity a year and a half ago in order to be at the forefront of the industry in Maine.



Morning Sentinel photo by Michael G. Seamans

Scott MacDonald, left, CEO and Founder of the Maine Tech Group, is seen with his business development director, Sean Conerly, at their new office Monday in Oakland.

"It's very refreshing to hear, as we get into these bigger companies, for them to say, 'We didn't realize there was a company like you here in Maine,'" MacDonald noted. "In fact, (Conerly) was just talking to someone last week, and they said they were looking at two other companies, both which were out of the state. It's good to have it here. This is not just a viable option. We feel we are the best option, and we happen to be local."

Garvan Donegan, senior economic development specialist for the Central Maine Growth Council, said that Maine Technology Group is an asset to not just the central Maine area but to the entire state.

"Within the context of technology being in every business, it is important that we have providers and managers of those systems, and right now with the risk of cyberattacks and how that can affect a business or a government or economy, having proper protections in place is absolutely key," Donegan noted. "And then to think about the emerging technology and knowledge based hub within our region — to have young technologists living and working in the community has, frankly, a profound effect on creating a

sense of place and keeping and retaining talent."

According to research from IBM and the Ponemon Institute in 2018, the financial impacts of cyberattacks are increasing. The average cost of each record lost or stolen in a 2018 breach was \$148, up 4.8% from 2017. MacDonald said that equated to an average cost of \$150,000 for small businesses last year.

Clients pay about \$35 per user per month for complete cyber coverage through Maine Technology Group, according to MacDonald, who called the fee "quite affordable compared to the alternatives." Coverage involves technicians setting up "a virtual dome over the entity" and monitoring activity. Some of the top indicators technicians look for in order to secure a business are WiFi logins from unknown devices and any account information that is visible on the the dark web. The dark web is an encrypted network that cannot be accessed through search engines and is frequently associated with criminal activity.

"Everyone has something out there," MacDonald said, though it can be difficult to conceptualize. If account information — such as a username and password — is

exposed, it can have a ripple effect, as many people use the same login information for a variety of purposes, including banking and social media. Companies are required under Maine law to notify individuals within seven days if there is cause to believe their personal information has been acquired by an external party as the result of a cybersecurity breach.

"What happens when I'm an accountant and I have a thousand clients out there who I (do taxes for) and I have to send an email out that says, 'We've been hacked. We don't think they got anything, but we have to let you know.?' " MacDonald pointed out. "How many people are going to come back to you in April to get their taxes done? And that's why (small businesses) can't survive (after a breach). It's very serious."

MacDonald said he makes an effort to recruit students from the state's technical centers and colleges. He noted that all but two technicians are graduates of Kennebec Valley Community College in Fairfield, which offers a degree in health information management. MacDonald is also the vice chair of the advisory board for Maine is IT!, a partnership between 16 colleges that aims to bridge the gap between the sharp decline of manufacturing jobs in the state and the increase in demand for skilled information technology workers.

Public outreach and education have been important components of Maine Technology Group's work as well, according to MacDonald. In the fall, it will launch a seminar series called "Hack the Hacker," geared toward small- and mid-sized businesses. These companies are among the most vulnerable, with a Verizon Breach Investigation Report published last month noting that 43% of all cyberattacks last year struck small businesses specifically. Most of these attacks go undetected for at least six months.

"Most people seem to think, 'Well, I don't lock my front door; why should I worry about locking down anything at the company?'" said MacDonald. "But cyber (threats) are here. They're here, and they are very active within the state."

In addition to providing cybersecurity protection, Maine Technology Group also serves as a contracted IT service provider for businesses that do not have their own IT departments or for companies looking for additional IT support.

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# How new tech could help you manage your money

**F**rom fitness apps monitoring daily activity to calendar apps that send appointment reminders, having high-quality, real-time information in the palm of your hand can be an effective way to stay accountable to your goals. So if you're looking to better manage your money, it may be time to consider how an app can help.

First, think about what your financial goals are and then find a solutions-based app that can help you achieve them. Keep in mind that like other lifestyle apps, the most effective financial apps go beyond tracking behaviors to proactively notify users when something is amiss and offer tangible strategies for changing course.

One such example is the free LendingTree app, which not only monitors your holistic financial status, but is also a smart money guide offering tailored advice. For example, with the app, you can not only check your credit score, but also receive tips on how to improve it and get notified when your score gets you in range for a better credit card or loan rate. The app, available at the Apple App Store and Google Play, also offers such tools as cash flow management, which includes



recommendations for ways to make room in your budget based on your habits, a library of free financial wellness courses, as well as savings alerts when you could be saving money on your monthly expenses.

After finding the personal finance app that's right for you, here are just a few

ways to get the most out of it:

- Get quick overviews: With a streamlined app, you can quickly get the big picture regarding your financial health, so you don't have to log into numerous accounts to assess your standing.
- Get personal: When it comes to certain questions you may have, generic

answers won't necessarily help. Find an app that's already monitoring your personal finance and is equipped to answer specific-to-you questions like "Would a personal loan work better for that purchase?" and "Do I have enough equity in my home to borrow against it?"

- Set an example: Kids are naturally attracted to tech. So by using an app that's helping you save money, pay off debts and plan for the future, you'll be setting an example that your kids will notice, helping pave the way for their own healthy financial futures.

- Lean on it during big moments: Life's big moments are often when people are most in need of financial guidance. Use tools that can help you make better decisions. For example, rather than worrying over interest rates or trying to time your loan based on the market, the LendingTree app taps into its nationwide network of lenders to find immediate and long-term savings opportunities for users.

Remember, the goal of using a personal finance app isn't to give you one more reason to look at your phone, but to gain confidence and reduce financial anxiety. The right tools will help you do just that.

- StatePoint

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# How to prep financially when changing jobs

The average American will hold 11.7 jobs between the ages of 18 and 48, according to The Bureau of Labor Statistics. If a job change is on your horizon, remember that a new salary and benefits package bring new financial considerations.

“Changing jobs brings with it a myriad of financial decisions. Take time to assess your financial situation and make any necessary adjustments so you can start the new job focused and ready,” says Valerie Radford, a vice president of Strategic Initiatives at Prudential Financial.

As you’re making the switch, Radford says there are a few things to keep in mind:

- **Don’t Leave Money on the Table:** Keep track of your 401(k) if you had one at your previous job. You can simplify your financial picture by bringing together any orphan plans you’ve left in the investing universe. Also, make sure to take advantage of your new employer’s 401(k) match feature, if offered, and continue momentum by increasing your contribution, if possible.

- **Don’t Go It Alone:** Consider using a third-party platform to manage finances



and benefits in one place that’s designed to rebalance your goals as circumstances change. For example, when you set up an account with LINK by Prudential, you’ll be prompted to answer questions about what financial goals are important to you and, in turn, will be offered personalized solutions to help you reach them. LINK combines the convenience of a digital experience with the knowledge of a professional advisor who can walk you through this important transition by phone, video or in-person. To learn more,

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- **Consider Your Bonus:** If you’re receiving a sign-on bonus or have an old bonus saved, determine whether this money belongs in a short-term, no-risk account or whether a longer-term approach with exposure to financial markets makes sense.

- **Budgets are Fundamental:** If you’re making more money, calculate if additional funds can be put into savings. This is a great place to use a tool like LINK that allows you to see all your money in

one place, and can help you determine where to direct extra funds. If you’re making less money, you might need to see where to make cuts.

- **Review Your Insurance:** Take a breath before moving forward with health coverage decisions. If you’re married, evaluate both partner’s plans, not only for the more affordable option, but also for each plan’s restrictions. For instance, if one plan allows you to see doctors without referrals while the other doesn’t, you’ll have to decide whether that’s worth the extra cost. Finally, take a look at the amount your new employer is offering for life insurance. It’s often not enough. Consulting a financial advisor can help you determine how much additional insurance to take out.

Don’t let your financial goals get lost in the shuffle of a job transition. A few strategies and tools can keep you on track.

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# 4 tips to dress for success at work

In today's workplace, many employers have abandoned strict dress code policies, providing employees with more flexibility to dress casually.

In fact, 59 % of American workers described their current employer's policy as "business casual" or "casual," according to a recent study from Randstad US. Although a more relaxed dress code gives you the creative freedom to express yourself, not everything may be appropriate for a work setting.

Here is the fashion 411 on workplace attire today.

- Understand your company's dress policy. If you're unclear of your employer's dress code policy, just ask your manager or HR. Thirty-eight percent of 25 to 35-year-olds say they've been asked to dress more professionally by their manager or HR, and 45 % say they know someone who has been sent home from work for breaking dress code policies. Unclear policies may be the culprit, and no outfit is worth the risk – or embarrassment – of being sent home. Another tip is to simply take note of what people around you are wearing, especially those in senior-level positions. As the saying goes, dress for the job you want, not the



job you have!

- Dress for comfort and performance. Don't be afraid to embrace your personal style, as long as it stays within your company's guidelines. Sixty-three percent of younger workers (aged 18 to 35) say they actually prefer dressing up for work, as it boosts their confidence and performance. The definition of "dressing up" can vary from person to person, ranging from casual to conservative, depending on one's taste.

- Don't break the bank. Fifty-five percent of managers agree they care more about performance than what their employees wear, so don't feel pressured to break the bank in order to keep up with the workplace Joneses. Your expertise is more valuable than any sparkly set of cufflinks or a pair of heels will ever be. However, you can look great for less with a few smart strategies. Visit the Randstad US career resources portal for workplace fashion tips to "casually" rip

the (office) runway at [randstadusa.com/jobs/career-resources/personal-brand](http://randstadusa.com/jobs/career-resources/personal-brand).

- Leave the weekend wardrobe at home. According to many U.S. employees, some things are still considered a bit too casual for the office. In fact, the survey found that the majority of Americans think ripped jeans and leggings are not appropriate, even in a casual office environment. Therefore, if you show up to work in ripped jeans, there's a good chance (statistically speaking) that you won't be making a great impression. The same goes for leggings – sorry athleisure lovers!

For more tips on how you can make a good impression at work, visit [www.randstadusa.com](http://www.randstadusa.com).

"It's great to show your personality and wear what you feel most confident in, though it's always a best practice to be mindful of today's cultural norms and what most people – according to our survey – feel is appropriate for the workplace," says Traci Fiette, CEO of non-technical staffing, Randstad US. "You want to be evaluated on your performance and what value you bring to your company, not just on your clothes."

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# How companies are supporting employees' financial goals

**M**any businesses – and almost all employees – would like it if there was a way for companies to help members of their workforce save for financial goals or pay off student loans. While most employers would like to offer such benefits, many have limited budget flexibility. But now, new options are helping them offer more meaningful perks without making substantial increases to their benefits budget.

One such benefit utilizes an employers' 401(k) match budget to allow employees to choose which financial need they want to support: student loans, retirement, or both. Such perks are enticing employees to stay in their current jobs, or accept positions with new companies that provide these enhanced benefits.

Interestingly, while many employers today already offer matching contributions to retirement funds, this money often goes unused. Actually, Bloomberg reports two-thirds of Americans aren't saving money in a 401(k) at all. Why? Many people cite more pressing financial concerns, such as student loans and credit card debt, as the primary reasons they aren't putting money away for retirement, and studies show that employees leave \$24 billion in 401(k) matches on the table each year.

Unfortunately, debt doesn't just prevent people from saving for a comfortable retirement – individuals are also putting off big life experiences, such as starting



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a family or purchasing a car or house, due to their student loan debt. And at a time when over 44 million Americans collectively have \$1.5 trillion in student loans (according to The Federal Reserve), many job seekers are on the lookout for benefits designed to help pay off student debt.

Enter programs such as Employee Choice, offered exclusively from BenefitEd, which allows employees to redirect or split their employer-matched retirement funds to make payments toward their student loan

debt. Employees get welcome help paying off student loans while making full use of their employer's matching program, and companies can offer this benefit without making substantial increases to their benefits budget. This voluntary, Non-ERISA benefit (403(b) plans that involve voluntary plan participation only, i.e., an employer is not contributing) is separate from a retirement program, meaning employers don't have to change their retirement plans or get approval from other entities.

Programs like this are also helping businesses financially. Research shows that one-fourth of today's workforce is looking for a different job, and in 2018, 27 % of private-sector employees switched companies. Because employers spend over \$4,000 on average to hire a new employee, it's no surprise that employers say turnover is their no. 1 challenge. In short, great benefits can lower costly turnover, and ultimately be a differentiator for employers looking to recruit top talent.

To learn more about how employers can support future and current employee financial needs, visit [youbenefit-ed.com/products/employee-choice](http://youbenefit-ed.com/products/employee-choice).

When benefit choices provide a path to greater financial freedom, employees will be more likely to join the team, stay focused on their jobs, and stick around long-term.

- StatePoint

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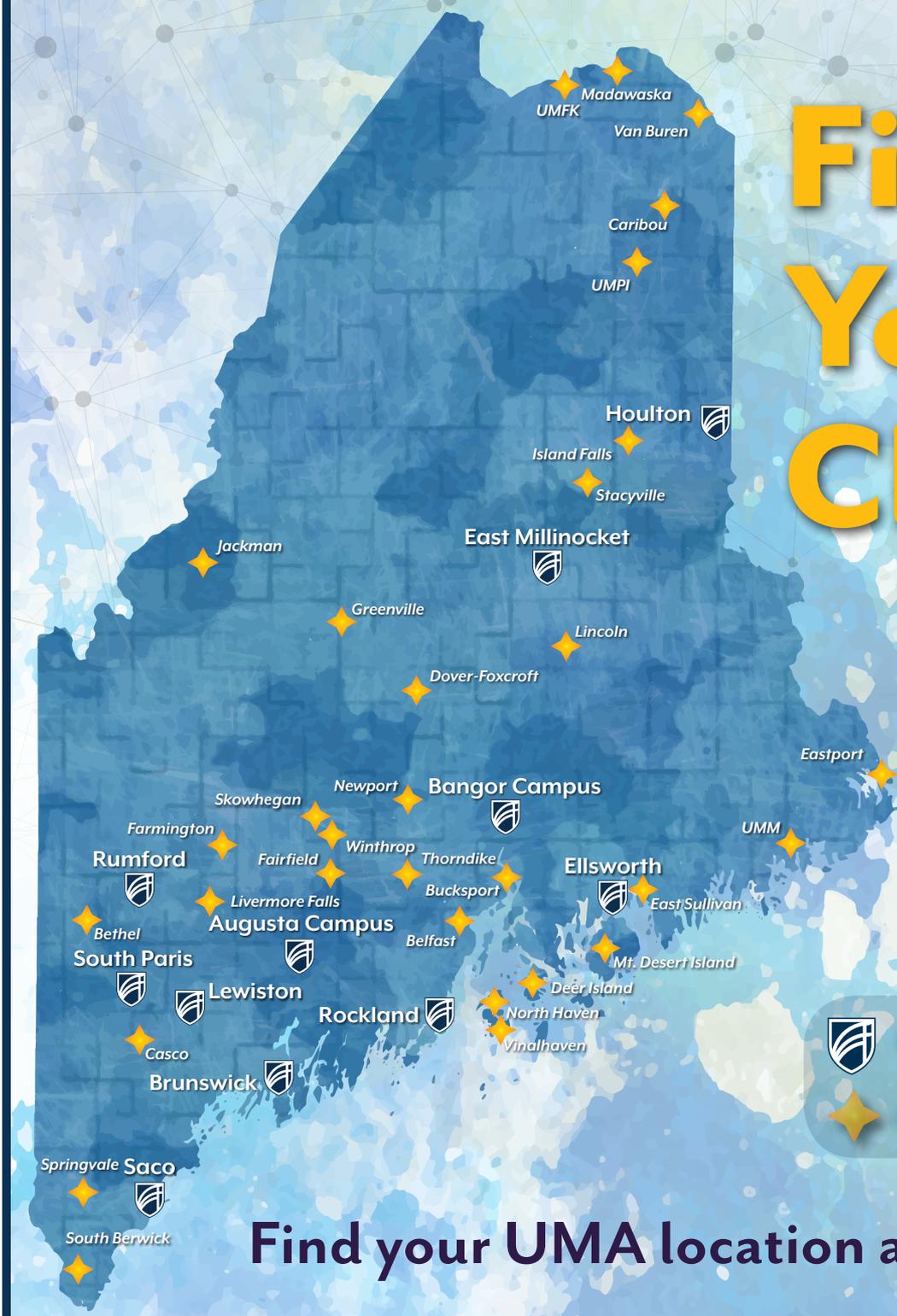
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