

BUSINESS NEWS

The Official Publication of the Fall River Area Chamber of Commerce & Industry, Inc.

May 2016 Edition



www.fallriverchamber.com



Education: The Fight We Must Win

CORNER OFFICE

By: Robert A. Mellion, Esq.

President & CEO of the Fall River Area Chamber of Commerce & Industry

The cycle of funding area schools less than minimum services must stop. This effort to address education funding in the SouthCoast began six years ago with the reinstatement of the Chamber's Education Committee by Nick Christ, President and CEO of BayCoast Bank. For the past six

years the Education Committee has been advocating for level funding of services at the Fall River, Somerset, Swansea and Westport public schools. These are the minimum services needed to maintain the current educational benchmarks. Keep in mind that most communities

in Massachusetts fund their schools above level services. We must do better. Particularly when fiscal challenges arise that make cutting the funding to our schools a se-

riously considered option by locally elected officials.

“There is a proven link between a person’s education level and their ability to earn a living.”

It cannot be under stated that there is a proven link between a person’s education level and their ability to earn a living.

In Fall River, less than 20% of the residents hold a college degree, or higher.

Meanwhile, the number of people with at least a two-year college degree or higher in the Commonwealth of

>EDUP CONTINUES ON PAGE 11

Offshore Wind Energy & “The Dog”

By: Crystal Stone

Since its proposed inception, Jim Gordon, President of Cape Wind, has faced litigation, criticism, resistance and a host of other upsets related to the project. In January 2015 the Cape Wind project was stalled indefinitely after a missed financial deadline resulted in both National Grid and NStar (now EverSource) terminating their power purchase agreements; and subsequently Quonset Development Corporation (a port facility), Falmouth Harbor Marina (proposed headquarters), and New Bedford Marine Commerce (staging and construction area) terminated their leases with Cape Wind.

With the impending demise of the ill-fated Cape Wind Project, it’s easy to wonder “Why are we considering Off Shore Wind now?”

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Business News

CHAMBER MEDIA OUTREACH

EST.
1911

Business News:

Monthly Publication, reaches 4,000+ per month

Business Connection:

Monthly Herald News Publication, reaches 45,000+ per month

Voice of Business:

Weekly radio show, Wednesdays from 1:00 - 2:00 p.m., reaches 25,000 per month

World of Business:

Weekly radio show, Thursdays from 4:00 - 5:00 p.m. WHTB

Workforce Connection:

Chamber's official TV show, in partnership with Bristol Community College. Airs monthly on FRC Media, Channel 95, Fridays at 5:30 p.m.

Chamber Website:

www.fallriverchamber.com. Over 4,000 hits per month

Chamber Social Media Outlets:

Facebook: www.facebook.com/frchamber

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Tumblr: www.fallriverareachamber.tumblr.com

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This newspaper is printed at the Standard Times. All letters to the editorial page must be signed and include a phone number. All submissions are welcome and should be sent via email to communications@fallriverchamber.com



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Massachusetts Small Business Development Center Network
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MISSION STATEMENT

The mission of the Fall River Area Chamber of Commerce and Industry is to be the primary business and community information source for its members and the public to provide networking opportunities for its members; and serve as an advocate, on behalf of its members, at the local, state and federal government levels.

Fall River Area Chamber of Commerce & Industry, Inc.

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www.fallriverchamber.com

BUSINESS NEWS

Bristol County Savings Bank Promotes Patacao of Westport to Assistant Vice President, Commercial Lending

Bristol County Savings Bank (BCSB), headquartered in Taunton, Massachusetts, has promoted Michael P. Patacao to Assistant Vice President, Commercial Lending and will continue to be based at the Bank's office at 215 Pleasant Street in Fall River, Massachusetts. In his new position, Patacao is responsible for developing new business while cross-selling Bristol County Savings Bank's other products and services and assisting in the management of the Bank's commercial loan portfolio.

Prior to his promotion, Patacao served as Commercial Loan Officer for the Southcoast area

and Branch Manager of the Bank's Dartmouth, Massachusetts banking office. Before his tenure at Bristol County Savings Bank, he was Branch Manager and Assistant Branch Manager at Sovereign Bank in Dartmouth, Massachusetts and held several positions at Bank of America's Dartmouth branch, including Business Specialist, Customer Service Representative and Teller.

Patacao has shown a commitment to the Southcoast community throughout his career and presently serves on the Board of Directors as Treasurer for Junior Achievement of Southeastern

Massachusetts, based in New Bedford and as a Board Member for SSTAR (Stanley Street Treatment & Resources, Inc.) in Fall River. He is also on the Leadership Committee for both the SouthCoast Young Professionals Network and the Young Professionals of Greater Fall River and is a member of the Southcoast Business Alliance, the Fall River Area Chamber of Commerce & Industry and the New Bedford Chamber of Commerce.

Patacao earned his bachelor's degree in management from UMass Dartmouth and is a graduate, with honors, from the New England

School for Financial Studies at Babson College, Wellesley, Massachusetts. In 2015, he was recognized with the SouthCoast Five Emerging Leaders Award and he is currently attending Leadership SouthCoast, Class of 2016. Patacao resides in Westport, Massachusetts.

Bristol County Savings Bank Background Information:

Bristol County Savings Bank, founded in 1846, is a full-service financial institution offering commercial lending, personal and business banking, and mortgage services. The Bank's Financial Advisory Services division has successfully assisted businesses, individuals and non-profits with the management of their assets since 1989. In addition, the Bank also offers quality property and casualty insurance options for its customers

through its majority-owned insurance partner, FBinsure.

The Bank's steady growth and expansion has resulted in \$1.8 billion in assets and over 400 employees in southeastern Massachusetts and Rhode Island. The key words at Bristol County Savings Bank are: "Commitment, Stability, and Community," values that are combined with state-of-the-art technology to meet the needs of its customers. A dedicated local community bank for over 169 years, Bristol County Savings Bank is actively involved in giving back to all the communities it serves both through financial support and the volunteerism of its people.

The Main Office and Corporate Headquarters of Bristol County Savings Bank are located on Broadway in Taunton, Massachusetts. For additional information, please call 508-824-6626 or visit www.bristolcountysavings.com.

Junior Achievement of Southern Massachusetts and Santander Bank Partner to Bring Financial Literacy Programs to Students

Junior Achievement of Southern Massachusetts announced today that it received a grant of \$21,100 from Santander Bank to bring financial literacy programs to students in Bristol and Plymouth counties. The programs will teach students concepts related to budgeting, saving, and money management with the intent of promoting the development of good financial habits. The partnership includes the involvement of volunteers from Santander Bank to help deliver the programs to students.

"Giving young people an understanding of how to work with money responsibly is a top priority for Junior Achievement because

it's not just important to the well-being of the individual, but to their families and our community as a whole," said Caroline Paradis, JA president. "We're thankful to Santander Bank for providing the resources necessary for this partnership to help our young people grow up to be successful adults."

The grant is part of a national partnership between Junior Achievement and Santander. In all, six cities are participating in this effort: Philadelphia, PA; New York, NY; Boston, MA; Providence, RI; Hartford, CT; and New Bedford, MA.

"To succeed in our global economy, our young people need to be prepared to enter

college and the workforce with an understanding of how to manage money," said Sarah Lindstrom, Region President South and West New England.

"We started a financial literacy program at Santander because we knew we have colleagues throughout the Northeast whose financial aptitude and experience would be of great value to students as they weigh their education and work options. Junior Achievement shares our commitment to building brighter futures and improving long-term economic outcomes for young adults and this is the first of what we hope will be a strong, multi-year partnership with this impressive organization."

About Junior Achievement

Junior Achievement is the world's largest organization dedicated to inspiring young people to own their economic success. Through an extensive volunteer network, Junior Achievement of Southern Massachusetts provides in-school and after-school programs to students, kindergarten through twelfth grade, which focus on three key content areas: work readiness, entrepreneurship, and financial literacy. Each year, more than 100 volunteers donate over 23,000 hours to provide JA programs to nearly 4,000 students throughout in Southern Massachusetts. To learn more about JA or how you can get involved, visit www.jasouthernma.org, contact Caroline Paradis at caroline.paradis@ja.org, or call 508-997-6536.

About Santander Bank

Santander Bank, N.A. is one of the country's top retail banks by deposits and a wholly owned subsidiary of Banco Santander, S.A. - one of the most respected banking groups in the world. With its corporate offices in Boston, Santander Bank's more than 670 branches and nearly 2,100 ATMs are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, and Delaware. The Bank's 9,400 employees are committed to helping our more than 2.1 million customers make progress toward their financial goals with the support of our call centers, interactive online banking platform, and easy-to-use mobile app. Madrid-based Banco Santander (NYSE: SAN), serves more than 117 million customers in the U.K., Europe, Latin America, and the U.S. Through its local affiliates, including Santander Bank, Banco Santander is the largest corporate contributor to higher education in the world, investing over \$165 million annually in colleges and universities across more than 20 countries, including the U.S. For more information on Santander Bank, please visit www.santanderbank.com.

The New Fall River Pride

By: Robert A. Mellion, Esq. President and CEO of the Fall River Area Chamber of Commerce & Industry

The recent release of the “Fall River on the Move” video, produced by FRED TV in partnership with the City of Fall River, FROED and the Fall River Area Chamber of Commerce & Industry, has sparked a community wide discussion about civic pride. What does civic pride mean? Does displaying civic pride entail constantly talking about the attributes of Fall River and telling all who will listen that this city is better than any place in America? Can civic pride only be defined by those who attend a local festival, parade or a Chamber event? Could civic pride be as simple as going for a morning jog along the waterfront wearing a “Fall River

Wear” hat or t-shirt? Shortly after becoming President & CEO of the Chamber of Commerce in 2009, I was at a local restaurant and heard a waitress ask the table next to us if they wished to order from the menu.

“I’ll take a Chow Mein sandwich,” the man said. That’s civic pride, I thought. People from the SouthCoast are attached to their communities and traditions, but clearly civic pride is more complicated than reverence for local food.

Civic pride is often exhibited in the plaintive call to rally of big infrastructure projects. The 79 Interchange Project, Innovation Way, (largest

in Massachusetts) and the Philips Windmill (largest windmill in Massachusetts) are noteworthy examples. The new 1.2 million square foot Amazon distribution center being constructed in the SouthCoast Life Sciences Park is another example.

At a basic level, civic pride can be evidenced when a community rallies around a cause. It was demonstrated by the regional campaign to prevent an LNG terminal on the Taunton River.

This type of pride was evidenced in Fall River about seven years ago when people rallied over what color MassDOT should paint the Braga Bridge. MassDOT wanted to repaint the bridge

green, because the state had plenty of green paint in storage. The Chamber, local media, area citizens and elected officials all campaigned and ultimately succeeded in painting the bridge “blue” to symbolize Fall River’s strong workforce traditions. Upon completion the blue color of the Braga Bridge looked so good to MassDOT that the state incorporated the color into the \$200 million 79 Interchange Project along the entire waterfront.

**>CITY PRIDE
CONTINUES ON PAGE 10**

79 Project Update

Central Street Closure:

Beginning on Saturday, May 7, MassDOT will close Central Street between Davol Street/Route 79 and Pond Street for about two weeks. The closure is necessary to reconstruct the roadway to its final configuration. Signs will be in place indicating the detour route:

- For local access to businesses and tourist attractions, drivers should use the Water Street Connector from Route 79/138 to reach Ponta Delgada Boulevard and turn right for Water Street/Central Street.

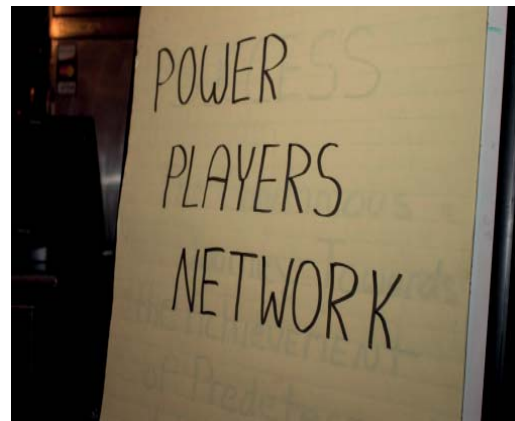
Exit 5 Closure:

Also beginning on Monday, May 2, MassDOT will close Exit 5 off I-195 West to Route 79/138 in Fall River through September 2016. The closure is necessary for the contractor to build the new I-195 West off-ramp to Central Street, Route 79/138, and North Davol Street. Signs will be in place indicating detour routes:

- To reach Route 79/138 North and South – Take Exit 6-7 for Plymouth Avenue/Pleasant Street, bear left to take Exit 6 for Pleasant Street, turn right on Pleasant Street, turn left on Ninth Street, turn left on Bedford Street, proceed straight onto Central Street, then turn right on South Davol Street for Route 79/138 North or turn left for Route 79/138 South. An alternate route uses I-195 West across the Braga Bridge to Exit 4B in Somerset.

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PAGE 5**

Power Players Network



Jason Springer, Manager of The Raw Martini, has created The Power Players Networking Event.

The Power Players Networking Event, meets on the 2nd and 4th Thursday of each month, from 6:00 p.m. - 9:00 p.m. at The Raw Martini, located at 4 Hartwell Street, Fall River, MA.

The program begins with a 30 minutes networking session. Immediately following, a featured guest speaker will discuss who they are, their organization and their road to success. The

speaking portion of the event ends with a Q & A session and the event ends with more networking.

The goal of The Power Players Networking Event is to connect young entrepreneurs, who are seeking to gain business knowledge with people who have achieved success in their chosen fields. “As a young professional in my 20s I have always looked up to people from this great city, who have accumulated not only wealth, but the respect of this community. I myself have been fortunate to work with a lot

of intelligent and hardworking people. I am a product of their knowledge and guidance,” says Mr. Springer.

To register, or participate as a guest speaker please contact Jason Springer at (508) 496-8880.

(79, CONTINUED FROM PAGE 4)

Detour maps and directions are available in English, Spanish, and Portuguese, and can be found on the Traffic page of the project website.

Drivers who are traveling through the affected area should expect delays and should reduce speed and use caution while approaching and traveling through the work zone.

Local access to area attractions and abutting properties will be maintained at all times. All businesses are open. Motorists should follow the Battleship Cove Area signage for access to the waterfront. MassDOT encourages drivers not destined for the waterfront area to seek alternate routes to avoid delays.

For more information on the project, visit the website at www.mass.gov/massdot/route79project.

Prince Henry Society to Host Annual Fundraiser

The Prince Henry Society, Fall River chapter, will host their annual spring fundraiser for scholarships for students of Portuguese descent.

The fundraiser will be held at the Venus De Milo in Swansea 75 Grand Army Highway, Swansea, MA., on June 18, 2016, starting at 6:00 PM. The event will feature entertainment from Fadistas- Catarina Avelar & Jemeias Mecedo, Guitarras do Atlantico- Viriato Ferreira & Jose Silva, Pianist Chris Silva and the Mike Moran band.

Tickets are \$50 and includes a buffet dinner.

To purchase tickets please contact Feliciano Freitas, Event Chair at 774-526-6257 or Douglas Rodrigues, President at 508-679-6079.

MAY 2016 BUSINESS CALENDAR

All meetings take place at the Chamber unless otherwise noted.

5/11 WED.....	Ambassador's Meeting 12:00 p.m., Location: TBD
5/12 THUR.....	Event's Committee Meeting 8:30 a.m.
5/13 FRI.....	Education Committee Meeting 11:30 a.m.
5/20 FRI.....	Government Affairs Meeting 8:00 a.m.
5/23 MON.....	Executive Committee Meeting 11:30 a.m.
5/23 MON.....	Cultural Committee Meeting 2:00 p.m.
5/23 MON.....	Membership Committee Meeting 3:00 p.m.
5/25 WED.....	Board Meeting 11:45 a.m.
5/26 THUR.....	Business After Hours 5:00 p.m. - 7:00 p.m. Sponsored by Carl's Collision



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L-R: Joan Medeiros, VP Commercial Lending; Michael Patacao, Commercial Loan Officer; Len Sullivan, First EVP & Sr. Loan Officer; Rich Farmer, VP Commercial Lending; Roger Cabral, VP Commercial Lending; and Pete Selley, SVP Commercial Lending.

Fall River Office:
215 Pleasant St. | 508-673-1511
www.bristolcountysavings.com



SouthCoast Health Receives Healthgrades Patient Safety Excellence Award



Southcoast Health today announced that it has achieved the Healthgrades 2016 Patient Safety Excellence Award, a designation that recognizes superior performance in hospitals that have prevented the occurrence of serious, potentially avoidable complications for patients during hospital stays. The distinction places Southcoast Health among the top 10 percent of hospitals in the nation for its excellent performance as evaluated by Healthgrades.

Southcoast Health was listed as one of just eight hospitals in Massachusetts to receive the prestigious Healthgrades Patient Safety Excellence Award in a new study released by Healthgrades, the leading online resource for comprehensive information about physicians and hospitals.

“Southcoast Health staff work hard every single day to promote and maintain a culture of safety,” said Tim Eixenberger, Chief Nursing Officer for Southcoast Health. “We are proud of this achievement because the safety and wellbeing of our patients is a top priority as we deliver the highest quality healthcare to the communities that we serve.”

During the study period (2012-2014), Healthgrades 2016 Patient Safety Excellence Award recipient hospitals performed with excellence in providing safety for patients in the Medicare population, as measured by objective outcomes (risk-adjusted patient safety indicator rates) for 13 patient safety indicators defined by the Agency for Healthcare Research and Quality (AHRQ).

“The recipients of the Healthgrades 2016 Patient Safety Excellence Award have not only found ways to reduce patient safety events, but to outperform expectations in prevention of safety incidents,” said Evan Marks, Chief Strategy Officer, Healthgrades. “We applaud these hospitals for their performance and for their organizational commitment to delivering high-quality care.”

On average, 270,457 patient safety events could have been avoided if all hospitals, as a group from 2012 from 2014, performed similarly to hospitals performing better than expected on each of 13 Patient Safety Indicators evaluated by Healthgrades.

For more information about Healthgrades, to download a full copy of the report or to receive information about hospital and physician quality, visit: www.Healthgrades.com/quality.

ABOUT SOUTHCOAST HEALTH

Southcoast Health is a community-based health delivery system with multiple access points, offering an integrated continuum of health services throughout Southeastern Massachusetts and parts of Rhode Island. Southcoast Health's mission is to promote the optimal health and well-being of individuals in the communities it serves. To achieve this aim Southcoast Health has built an integrated “Community of Care” that delivers safety, quality, convenience and an exceptional patient experience in an environment that offers the greatest opportunity for improved health.

Southcoast Health is comprised of four hospitals — Charlton Memorial in Fall River, St. Luke's in New Bedford, Tobey in Wareham and Southcoast Behavioral Health in Dartmouth — two Centers for Cancer Care, two Urgent Care Centers, a physician's network, an employed physicians group, a visiting nurse association and numerous additional ambulatory facilities and serves more than 719,000 residents in 33 communities covering over 900 square miles.

Southcoast Health is the largest provider of primary and specialty care in the region with more than 600 physicians, hospitalists and mid-level practitioners in the Southcoast Physicians Network — 450 of whom are employed by Southcoast Physicians Group (SPG). SPG unites Southcoast Health's primary care, surgical, and specialty services into one seamless, region-wide provider. SPG is comprised of a wide-range of specialties and offers advanced care locally. Physician practices are located throughout the South Coast region and parts of Rhode Island.

Southcoast Health is the largest employer south of Quincy, Mass., and the 17th largest employer in the Commonwealth according to the Boston Business Journal, with more than 7,400 employees.

Southcoast Health is a not-for-profit charitable organization that depends on the support of the community to provide services. More information is available online at www.southcoast.org. Connect to Southcoast Health through social media at www.southcoast.org/connect/.

Southcoast® is a registered trademark of Southcoast Health System.

The advertisement for The Bath Splash Showroom features logos for TOTO, ELKAY, MAAX, GROHE, California Faucets, BainUltra, ROHL, BLANCO, NEWPORT BRASS, Danze, and Wood Pro. The central logo for 'The bath splash SHOWROOM' includes the tagline 'FIXTURES • FAUCETS • & MORE'. Below the logos, the text reads 'Style at Discounted Prices®' and 'DEEP'. The address is '195 Broadway, Fall River, MA' with phone number '508-675-7433'. Hours are listed as 'Open Wednesday evenings until 8:00 pm' and 'Hours: Mon. - Fri. 8:00 am - 4:30 pm, Wed. until 8:00 pm, Sat. 8:00 am - 3:00 pm'. The website is 'www.bathsplashshowroom.com'. Locations are listed as 'Fall River, MA • Plainville, MA • Hyannis, MA • Cranston, RI' and 'HVAC Locations: Woburn, MA • Avon, MA • East Hartford, CT'.

(WIND, Continued from cover page)

About 20 miles south of Horseneck Beach, where the gulf and jet streams pivot, is track of ocean considered to be one of the windiest places on Earth. This area, currently an untapped resource, represents a staggering 22% of the offshore wind energy in the United States.

The area began as an 800 sq-mile rectangle; and according to Paul Vigeant, Vice President of Workforce Development at Bristol Community College and Managing Director of the New Bedford Wind Energy Center, “through the involvement of fishermen, freight forwarders, environmentalist and people who monitor the ocean” local, state and federal officials “planned... and took out certain areas that were sensitive to fisheries, migratory patterns for mammals and birds and shipping channels...” to create what is now known as “The Dog”.

While the phenomena is fascinating, for it to be a feasible energy solution we must explore how this project will succeed where Cape Wind ultimately failed.

Cape Wind was located approximately 5-10 miles off shore, between Martha's Vineyard and Cape Cod. Residents were concerned that the wind turbines would be visually disruptive. The Dog has what Paul Vigeant calls, a “visual pollution friendly” location, of 20 miles south of Horseneck Beach. The distance from the shore makes these turbines nearly invisible to the naked eye.

Financing proved to be problematic for Cape Wind. Cape Wind had a power purchase agreement; and a non-competitive bidding process allowed those in charge of

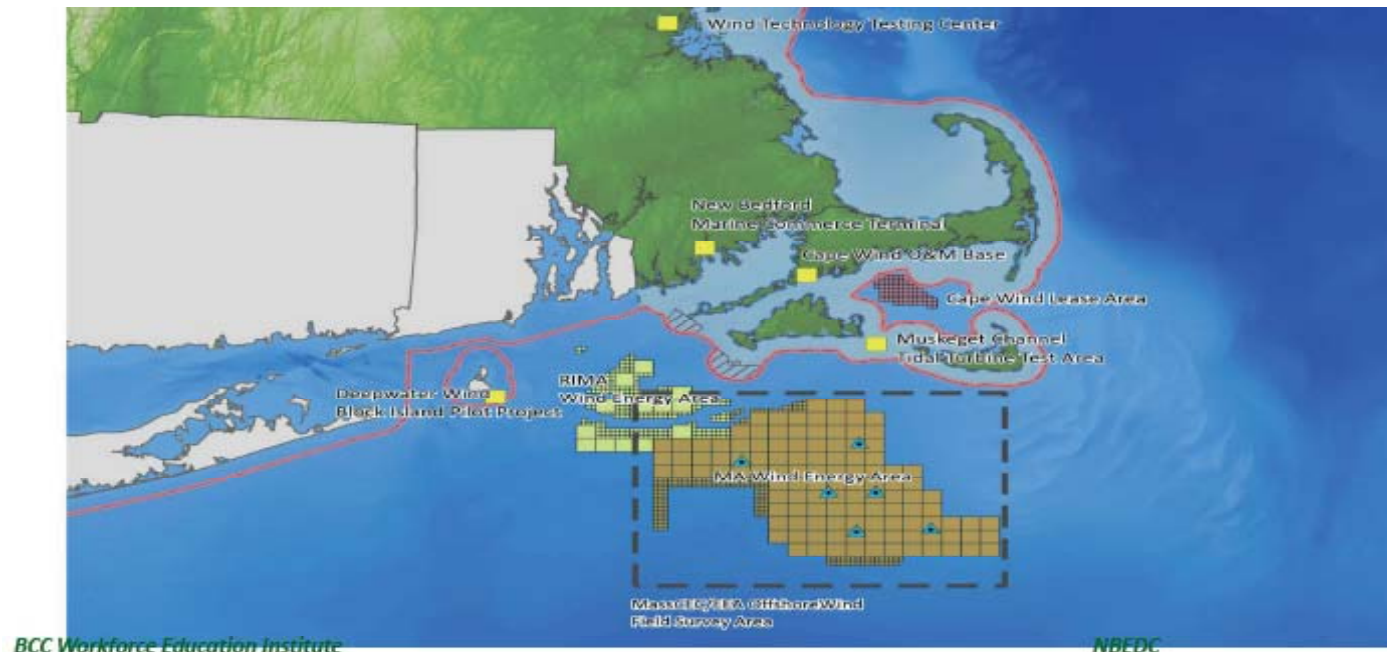
Cape Wind to charge without restriction. This resulted in a .22 to .23 cent per kilowatt fee. Energy generated in the Dog Area will be competitively bid. Currently three major players in the wind energy/ investment world hold leases on separate tracks of The Dog.

The first company, Danish Oil & Natural Gas Company or DONG, has built 20 of the 80 wind farms in Europe; and has an estimated 1.3 billion dollar cash reserve ready to invest in Offshore Wind in The Dog area. The second company, Deepwater Wind, is currently financed to do the first offshore wind project in the United States, building a five-turbine farm off Block Island. The third company, OffshoreMW is financed by Black Stone Capital Group, the world's largest private equity investment company. All three companies have both the financial backing and experience to provide a sustainable wind energy solution.

The size of turbines to be used in the Cape Wind project are considerably smaller

Massachusetts Wind Energy Area

image courtesy of Bristol Community College, Workforce Education Institute



than those that will be used for The Dog area. One hundred wind turbines with 1-2 megawatts size generators were proposed for Cape Wind. In The Dog area approximately 200 wind towers, each with 8MW to 10MW turbines, will be created with “propellers as large as Fenway Park.” Wind farms on the federal waters could “generate at least 10,000 megawatts, minimum,” says Representative Pat Haddad. With a quantity and scale this large, The Department of Energy’s Wind Vision report forecasts that offshore wind will achieve cost reductions of 22% by 2020, 43% by 2030, and 51% by 2050.

Additionally, New Bedford, MA has the first purposeful built port to service offshore wind. Massachusetts recently invested 100 million dollars into this facility as a deployment port. “With structures as large as seven story buildings these structures must be built in places with direct access to shipping ports,” says Mr. Vigeant. Fall River and New Bedford are port facilities that are directly accessible to The Dog.

Once the wind farm is created, companies looking to do business in the South Coast will be at the forefront of an entire new industry. In addition to maintaining the wind farm, jobs in building, manufacturing, transportation and a range of support services will be necessary. The European industry created 75,000 wind energy related jobs by 2014 according to the European Wind Energy Association.

Bristol Community College is preparing students for the many vocational needs of a wind farm. In 2004, the Engineering and Technology programs at Bristol Community College were tailored to focus on advanced manufacturing. A Wind Engineering “certificate” track was created, and a certificate program has been in existence for the past six years. Bristol Community College continues to focus its efforts on meeting the needs of vocational career seekers in our community and recognizes the need to be forward thinking. “Once you put the device in the ocean, they’re

expected to be there for 20 years,” and will require routine maintenance says Mr. Vigeant.

Representative Haddad has introduced a bill, which if passed, will dictate how much of Massachusetts electricity will come from green power. Energy sources named in the bill include gas, better access to Hydro-Quebec, land solar, land wind energy and 2,000 megawatts of shore wind. Should this bill pass sometime between now and July production will start and about five years from now we can expect these farms to be in production.

“With the highest cost for energy in the continental U.S., and 10,000 megawatts scheduled to be decommissioned in four years, we need to begin filling the gap now,” says Rob Mellion, President and CEO of the Fall River Area Chamber of Commerce. Offshore wind stands to be a key factor in the diversified energy mix the South Coast needs.

Bristol Community College's Annual Job Fair: A Snowy Success

By: Olivia Marques, Marketing Assistant
Bristol Community College

Bristol Community College kicked off the month of April with five inches of snow and a whole lot of opportunity at its annual Spring Job Fair at the Fall River Campus. While Mother Nature may have had other plans for the day, the unseasonable storm did not deter the business community from meeting potential employees.

The 2016 Spring Job Fair hosted more than 70 employers interested in discovering and hiring new talent. A large crowd of students, alumni, and community members piled into the atrium to soak up information from each employer, to give a good first impression, and to get a taste of the career opportunities in and around the south coast. The turnout at the event was great, according to Jeffrey Craig, Coordinator of Job Placement Services. "Employers were thrilled with both the quantity and quality of the applicants," Craig added.

The annual Job Fair is only one of the resources Career Services at Bristol Community College offers to help students and local employers connect with good jobs. Career Services provides a variety of tools to the college, with a particular focus on helping people perfect their resumes, enhance their networking skills, and dress properly for an interview. Based on evaluations taken from each employer after the event, attendees were well-prepared and professional in their demeanor. But how else does Career Services help job seekers?

There is only one large annual job fair at BCC, but Career Services works around the clock to help students and alumni with career readiness. BCC offers job fairs focused in Human Services and Health Sciences each academic year, in addition to a sprinkling of recruitment events hosted by smaller groups of employers.

Students can prepare for their job search by getting resume assistance, taking advantage of career exploration tools and interest inventories, understanding their personality through the Myers-Briggs Type Indicator, attending a job fair, or meeting with a career counselor. Career Services provides referrals from local career centers and other tools to prepare students and alumni for the next step of their journey.



Image Courtesy of Kevin Spirlet, Media Specialist, BCC



Image Courtesy of Kevin Spirlet, Media Specialist, BCC

However, BCC's Career Services serves more than just students. Employers can build relationships with BCC to assist them with the search for qualified employees. Many employers take advantage of CareerSource—a resource the college offers where businesses can list unlimited job positions, free of charge. CareerSource also allows job seekers to upload their resume and share directly with the employers listed in the system.

Prefer face-to-face? Career Services encourages hiring managers and other employers to schedule a recruitment event on campus to meet the many individuals searching for jobs.

"Right now is the perfect time to find new talent with the help of BCC Career Services,"

"We offer employers a number of options to connect with our graduates, including job posting, setting up information tables, conducting on-campus interviews, and more."

Working with BCC, employers can connect to a system of resources to help secure high-quality employees and interns for their organization. Spring has finally arrived and the snow is gone for the season, but the motivation of BCC's students and alumni is still in full swing. Take advantage of that momentum and you might just be surprised by the results! If you're an employer looking for additional low-cost or no-cost methods to spread the word about your job openings, contact Career Services at 774.357.2959 or visit BristolCC.edu/CareerServices.

BUSINESS ADVICE

Health Care and Your Retirement



Nelson Dias
PROVIDENCE, RI

Health Care and Your Retirement

As you set aside money for retirement, you're probably thinking about planning for necessities, such as housing, food, and transportation. You may also be budgeting for some luxuries, such as travel, dinners out, and gifts for family members and favorite charities. But there's another big expense to plan for: health care.

Even though Medicare kicks in at age 65, retirees still face hefty health care costs, because Medicare covers only part of the cost of services for beneficiaries. Retirees often must dig into their own pockets to cover co-pays, deductibles, premiums for additional coverage, certain prescription drugs, and noncovered necessities, such as eyeglasses, hearing aids, dental care, and long-term custodial care.

The cost of care In fact, according to a 2015 report from the Henry J. Kaiser Family Foundation, Medicare beneficiaries pay an average of about \$4,745 per year out of their own pockets for health care spending, including premiums for

Medicare and other types of supplemental insurance and costs incurred for medical and long-term care services.

Trying to figure out how much money you'll need to set aside for health care in retirement is complicated, though, and depends on many factors.

The Employee Benefit Research Institute (EBRI) estimates in order to be 90% certain they'll have enough to pay for retirement health care, a 65-year-old couple would need to have \$264,000 set aside just for health expenses.² This doesn't even include any long-term care expenses.

People with high prescription drug costs need even more, according to EBRI. For a married couple with high medication expenses throughout retirement, savings of as much as \$392,000 would be needed for health care.

Geographic location affects your needs, too, because the price of health care can vary dramatically from state to state. For example, the average cost of assisted living in New York is 70% higher than in Missouri, government data shows.³

6 tips to be prepared No matter how you look at it, retirement health care costs are significant. But with good planning, you can be prepared. Here are six steps to make sure you have the coverage you need for retirement health care costs.

1. Maximize your savings. The earlier you begin

planning and saving for retirement, the better off you'll be. Make maximum contributions to 401(k), IRA, health savings accounts, and any other tax-deferred savings plans for which you qualify.

2. Don't count on employer benefits. If you happen to be one of the few lucky people whose employers offer retiree health coverage, that's great. But don't count on it, because employers may modify or stop giving benefits. Save as if you don't have retiree health coverage.

3. Consider long-term care insurance. Medicare covers medical care in a skilled nursing facility for a limited amount of time. But if you need long-term custodial care — help with eating, bathing, dressing, and other daily living activities in addition to medical care — you'll have to pay for it yourself. Care like this can cost as much as \$84,000 per year or more, depending on the kind of care you need.

Long-term care insurance can be expensive. Try to buy it early, when you're younger and healthier, because premiums are linked to age and health status. "It's best to start looking at it in your 50s," says Donna Peterson, Senior Vice President at Wells Fargo Advisors. "The longer you wait, the more expensive it is." Premiums can range from about \$900 per year when purchased at age 50 to \$6,000 per year when purchased at age 75.

4. Look at "hybrid" insurance options. A typical long-term care policy is pure insurance

— you basically use it or lose it. But hybrid products, such as life insurance policies that combine both a death benefit and a potential long-term care benefit, allow greater flexibility, because benefits can be used for long-term care or life insurance payouts.

5. Learn about the ABCs (and D) of Medicare. Medicare covers just about everyone starting at age 65. But there's a lot it doesn't pay for, and there are many choices to make and fees to pay for supplemental coverage and optional insurance to cover Medicare gaps. And don't forget you'll need to add the Medicare Prescription Drug Plan (Part D) to help cover prescription drugs. "People think Medicare covers more than it does," Peterson says. "But, one thing everyone should know is it doesn't cover any custodial care." (Learn more at www.medicare.gov)

6. Get expert help. Planning for health care costs during retirement is complicated. "The most important thing is to sit down with a professional Financial Advisor and go through all of these issues," Peterson says. "Few people approaching this time in their lives have all the answers. Your Financial Advisors can help you make more informed and realistic decisions by providing a better understanding how health care costs can affect your retirement."

This information is provided for educational and illustrative purposes only.

¹Source: <http://kff.org/report-section/a-primer-on-medicare-how-much-do-beneficiaries-pay-for-medicare-benefits/>

²Source: <https://www.ebri.org/pdf/PR1145.Hlth-Svgs.22Oct15.pdf>

³Source: <http://longtermcare.gov/costs-how-to-pay/costs-of-care-in-your-state/>

This article was written by/for Wells Fargo Advisors and provided courtesy of Nelson Dias, Financial Advisor in Providence, RI at 401-459-6872.

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Pictured: Brenda Arruda

Brenda Arruda
NEW YORK LIFE

Have you ever heard of the ‘three-legged stool’ of retirement? If you have, it’s probably been a while. Once considered the ideal retirement model, the three-legged stool has fallen out of favor because two of the three legs—Social Security and defined benefit pensions—are not as stable as they once were. Consider the following:

—According to the Bureau of Labor Statistics, just 18% of private sector workers

Whatever happened to the ‘three-legged stool’ of retirement?

have a defined benefit pension, thereby eliminating a guaranteed source of lifetime income.

—In 2015, Social Security benefits replace just 40% of the average workers salary. What’s

more, the Social Security trust fund is expected to deplete its reserves by 2034, and will be able to fund approximately 75% of benefits after that.

Fortunately, there are ways to reinforce the third leg of the stool—retirement savings and other personal assets—so that you can still enjoy a long and fulfilling retirement. Here are two proven funding sources you may want to consider if you need to compensate for any shortcomings:

—With people living longer than ever, it’s important to make sure the money you have set aside will last the rest of your life. While Social Security

provides a lifetime supply of income, it may not be enough to support your desired lifestyle. If you think you’ll need additional income and do not have a pension, a lifetime income annuity can be an excellent way to make up the difference.

—Although the primary purpose of life insurance is to deliver death benefit protection, many permanent life policies accumulate cash value. If your need for protection decreases over time, you can borrow against this cash value—tax-free in most cases—and use the money to supplement your retirement lifestyle.

While the three-legged stool of retirement may be a bit wobbly, the good news is a secure future is still within reach. The main difference these days is that you will most likely have to build it yourself.

This educational third-party article is provided as a courtesy by Brenda Arruda, Agent, New York Life Insurance Company.

To learn more about the information or topics discussed, please contact Brenda Arruda at 774-644-3705 or Barruda@ft.nyl.com.

(CITY PRIDE, Continued from page 4)

Civic pride is as much about appreciating the unique traits of a community and what we can build and create ourselves, as it is about what others think, or give us. The legacy sources of pride, such as manufacturing, music history and more should be recognized and celebrated as our region’s identity, but a sustainable civic pride comes from our own work. Sustainable civic pride should embrace self-help, self-respect and realistic self-promotion.

Working to make one’s community better is my definition of civic pride. This is what the Chamber of Commerce is all about. It is not a passive cheer or the attending of an

Instead civic pride is a personal investment in where one lives and in what one sees every day. It is a local movement aimed at challenging ourselves to improve the small and the ordinary things that shape and define the Fall River area. The “Fall River on the Move” video fits into this category. The civic pride that demands more of ourselves is surely the one that will do more to create a better community. This is the pride that drives a person to open a small business or clean up around their property in Fall River. It is the new Fall River Pride.

Catholic Memorial Home to Host Job Fair

Catholic Memorial Home, located at 2446 Highland Ave, Fall River, MA 02720 will host a job fair on Tuesday, May 10, 2016 from 1:00 p.m. - 3:00p.m. and 5:00 p.m. to 7:00 p.m.

They are looking for Registered Nurses, Licenses Practical Nurses, as well as Certified Nursing Assistants.

During the event, there will be raffles, on-site interviews, refreshments and tours.

Catholic Memorial home boasts a state-of-the-art care facility, generous pay scale and benefit package, paid time off, health and dental insurance, 403b plans, scholarship opportunities tuition reimbursement and much more.

To RSVP for this event please contact Human Resources at (508) 679-0011 extensions 206 or 111, or email tracy@dhfo.org

Catholic Memorial Home is an equal opportunity employer.

EdUp Section

EdUp strives to grow individual and community aspirations through a sustained and multidimensional outreach to students, parents, and other stakeholders throughout Greater Fall River. To learn more visit www.edupaspire.org.

(Continued from cover page)

Massachusetts is 48%. Now compare average household incomes with household educational levels. Fall River households on average earn approximately \$36,000.00 per household as opposed to the Massachusetts average of \$69,180.00. The disparity between Fall River and the state averages is sobering.

Earning a post-secondary degree is no longer just a pathway to opportunity for a privileged few. To the contrary, it has become a prerequisite for the retaining and growing of jobs in this region's transitioning economy. Improving educational attainment levels is also critical to the attraction and retention of businesses. How can Fall River and New Bedford successfully attract technology and niche manufacturing firms when too many within the area workforce lack the base line educational level and skills to work in a 21st Century business?

The business community is vested when it comes to local education. When taxes go up, the taxes on businesses rise at a higher tax factor than residents. In addition to higher taxes, it was the local business community that funded the introduction of Teach for America teachers into the Fall River and New Bedford school systems. Local businesses also funded UAspire counseling services for college financing along with needed computer and technology upgrades at many area schools. Numerous local businesses, including the Chamber, fund college scholarships opportunities as well. Where did you think the principal funds came from?

As budget discussions continue in Fall River, the Education Committee is strongly advocating for level services funding for the Fall River Public School system. A series of three articles were recently published by the Education Committee in The Herald News that explain some of the terminology used in school budget discussions, and illustrate the long-term negative impact of underfunding our schools. They have been republished in this edition of the Business News. Please read them.

Throughout the month of May, the Chamber will be continuing the discussion about education funding via radio programing, the Voice of Business radio show, the Chamber's "Workforce Connection" television show, social media, and various other outlets. The Chamber's EdUp website will also play an important role in the dissemination of information and resources regarding advocacy of level services funding for Fall River Public Schools. Please visit <http://edupaspire.org> frequently and send the website link to your social media contacts.

The EdUp campaign aimed at level services funding may prove to be one of the most important initiatives undertaken by the Chamber and its many partners. Please help us ensure that more people in the area aspire to higher educational levels. With so much at stake, the Chamber asks that we all do our part to collectively "EdUp" Fall River, New Bedford and the entire SouthCoast region.

Respectfully,



Robert A. Mellion, Esq.
President & CEO

PART ONE: STRIVING FOR ADEQUATE

By: Julie Ramos-Gagliardi
Fall River Chamber of Commerce Education Committee

As communities across the commonwealth debate their school department budgets, terms such as "foundation budget," "minimum local contribution" and "Chapter 70 funding" are often discussed as metrics in determining the cost of education. In order for local officials and taxpayers to make intelligent and informed funding decisions, it's important to understand what these terms actually mean. Let's start with an explanation of how the state funds local school districts.

Chapter 70 Funding refers to the aid that each of the commonwealth's 328 local and regional school districts receives from the state to help fund education. The goal of the Chapter 70 formula is to ensure that each community receives enough funding to provide an adequate education for all students. The formula takes into account each community's economic make-up, with poorer or disadvantaged districts receiving more state aid than those with more resources. Essentially, the formula aims to level the playing field so every child in Massachusetts will have access to a basic education no matter what city or town they live in.

According to the Mass Budget and Policy Center's website, www.massbudget.org, Chapter 70 aid for each district is determined by four basic steps.

(ADEQUATE, CONTINUES ON PAGE 12)

Step 1: The state establishes a foundation budget, which is supposed to fulfill the Massachusetts State Constitution requirement that total K-12 spending in each district never falls below the amount needed to provide an adequate education to its students. The foundation budget is “calculated by multiplying the number of students at each grade level and demographic group (e.g. low income, special needs, or limited English proficiency students) by a set of education spending categories (e.g., teacher salaries, health insurance, building maintenance), then adding together those dollar amounts.”

The statewide education-funding problem starts with the fact that the foundation budget formula significantly underestimates special education costs and grossly underfunds spending categories such as employee health insurance. According to the Massachusetts Foundation Budget Review Commission’s Final Report in October 2015, “Some of the assumptions contained in the formula for calculating the foundation budget have become outdated. In particular, the actual costs of health insurance and special education have far surpassed the assumptions built into the formula.”

Let’s take for example the foundation budget as calculated for the Somerset Berkley Regional School District. Because the costs for special education services far exceed that of regular education, the foundation budget allots each school district incremental costs for a set percentage of special education students educated within the district and a slightly higher allotment for those who require services outside the district. According to the Department of Elementary and Secondary Education Office of School Finance, Somerset Berkley is given credit for incremental costs for only 36 special education students when it actually has over 100 students receiving special education services within its district.

Moreover, the incremental cost for the district’s special education out-of-district placements is estimated at \$26,403 per person, again far less than the actual average out of district placement cost of nearly \$100,000. The foundation budget calculation also falls short in its assumption that the district’s employee benefits/fixed charges total \$826,035 when actual costs are closer to \$2.24 million. The foundation budget also fails to include transportation costs, which in the case of Somerset-Berkley equal \$833,000.

Bottom line: A foundation budget doesn’t come close to funding the actual cost of education. If this is the situation for Somerset Berkley, imagine what other districts must be experiencing.

Step 2 in the Chapter 70 formula is to calculate the minimum required local contribution. Once the total foundation budget is established, the state calculates each city and town’s ability to pay for education based upon a number of factors, including household income and property values. The minimum required local contribution is flawed not only because the foundation budget is already shown to be underestimated, but also because its annual calculation is based on two-year-old tax data that is only updated every two years.

In Step 3, Chapter 70 education aid is essentially determined by the difference between the district’s required minimum local contribution and its foundation budget. For municipal school districts, such as Fall River, New Bedford, Swansea and Westport, Chapter 70 aid goes to the general fund of the city or town. For these school districts, Chapter 70 aid, grants, Medicaid and other reimbursements are all revenue sources that offset the cost of education to the taxpayers.

Finally, Step 4. After Chapter 70 aid is determined and all other revenue sources are applied, districts may choose to fund education over their minimum local contribution. Given that this so called “minimum” is not nearly enough to adequately fund education, very few municipalities in the commonwealth fund their school districts at this level. Most school districts receive local funding that exceeds minimum by an average of 16 percent, the highest being the city of Cambridge which funded its fiscal ‘14 school district budget at over 109 percent above the minimum. Out of 328 communities in Massachusetts, 312 (all but 16) provided funding above the minimum.

Now that we know what these terms stand for, let’s keep in mind that the state’s “foundation budget” falls far short of adequately covering today’s fixed costs, transportation expenses and special education services. And if the foundation budget is off, how can “minimum local contribution” come close to properly funding education for our children? Should we be striving for adequate? Especially when “adequate” doesn’t even cover the cost of maintaining what currently exists?

We need to look at the progress our local schools have made and do our part to ensure their success continues. It’s important for all of us to understand the terms, know the facts and realize the implications. Now is not the time to move backwards by providing anything less than level services funding. The success of our schools and ultimately our region depends on our local support.

Julie Ramos-Gagliardi is vice chair of the Somerset Berkley Regional School Committee and a member of the Fall River Chamber Education Committee.

PART TWO: LEVEL SERVICES VS. LEVEL FUNDING

By Melissa Panchley

Fall River Chamber of Commerce Education Committee

The following is the second in a series of three articles aimed at defining terms that relate to school budgets and discussing the implications of less-than-optimum funding for our schools.

What is level services? How does that differ from level funding? How does minimum net school spending figure into that equation? These are all terms we sometimes hear interchangeably during budget season, but they are three very different realities.

>LEVEL SERVICES, CONTINUES ON PAGE 13

(LEVEL SERVICES, CONTINUED FROM PAGE 12)

Minimum net school spending, very simply, is the minimum contribution that a town or city in Massachusetts required by law to make toward education. The Foundation budget, as mentioned in yesterday's article, spells out what the state will contribute to each municipality, and what the minimum required by the city or town is. In Fall River, as well as some other urban areas, the funding for schools is often just below or at the minimum required by law. When the minimum is not reached, the amount that the city or town did not fully fund is carried over to the next fiscal budget, compounding what the city or town's contribution will be the following year. Not fully funding education one year and having to make it up the following year leads to inconsistent revenues for the a school district, and is not a good template for funding our schools.

Local towns do not discuss minimum net schools spending, as much as level funding verses level services. Level funding is when the schools are funded at the same dollar amount as the year they were before. If a district received \$50,000,000 last year they would receive \$50,000,000 the following year. Due to contractual obligations with unions and employees, as well as the surging costs of things like special education and employee health insurance, level funding never equates to level services. Level services is reached when a district can provide the same level of services to students that were provided in the previous year. This means no reductions in staff or programs. Due to the factors discussed above, retaining the same staff and services, costs more money from year to year.

Fall River never really has the option of level funding. Due to the fact that Fall River funds the schools at or about minimum net school spending, and the minimum typically increases by a few percentage points, year to year, the formula requires a city like Fall River to increase their contribution each year. This increase will sometimes meet level services (like in FY 15 and FY16), and others years the increase in minimum net school spending will not be enough to meet level services.

Looking at FY 17 in Fall River, level funding, minimum net school spending and level services are very different numbers. In FY16, the required net school spending without adding on deficits from the prior year's underfunding was \$130,963,260, although as of April 15, 2016, the city has contributed \$131,663.01, which is 98.87% of the requirement of \$ 133,322,501 for FY16 (including city shortfalls from prior fiscal years). Level FUNDING the budget would require the city to contribute the same as last year, which as of right now is \$131,663,001. The minimum net school spending for FY17 is \$133,322,501, a mere \$1,659,500 more than the amount received for FY16 to date. Due to factors such as increases of \$4,300,000 in health insurance, an increase of \$1,400,000 in out-of-district special education tuitions, \$2,000,000 of circuit breakers funds typically used for special education that was used to cover the health insurance shortfall in FY16, \$1,300,000 in salary increases and various indirect costs increases like Charter Schools, School Resource Officers and retirement (totaling \$2,000,000), the Fall River Public Schools will need \$141,672,913 to level SERVICE fund for FY17, which is \$8,350,412 more than minimum net school spending and \$10,009,912 more than level FUNDING.

It is the duty of a School Committee to develop a budget that meets the 21st Century needs of all of their students in a fiscally responsible way. The process in every city or town should be that once this is done by the School Committee, the approved budget is presented to the city or town for their chance to weigh in on the fiscal realities. It is not appropriate for a city or town to give the School Committee a number to work with when developing the budget. The budget needs to meet the needs of its students and not the need of a number. It is important for the community to be aware of what the needs are of their schools and what that costs, even if the fiscal reality eventually provides less.

PART THREE: ADEQUATE IS NOT ENOUGH

By Sally Chapman Cameron and Crystal O. Stone for the Fall River Chamber Education Committee

This is third in a series about the current struggle to fund our public schools. Earlier columns this week described the legal requirement of "minimum school funding" and then what "level services funding" means. Today's apocryphal tale considers how a bare bones budget is not merely a concept, but instead affects individual students in ways that may not show up for years.

This is a fable about a community not far in the future. Budget struggles made the community leadership choose to provide the legal minimum of school funding, defined as a provision for "adequate education." It was nobody's fault, and nobody made the decision out of ill will. Still, it meant a lot of shaking heads, sad faces, and promises to make it better as the economy got better.

>NOT ENOUGH, CONTINUES ON PAGE 14

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(NOT ENOUGH, CONTINUED FROM PAGE 13)

But the decision affects more than just a system. It means reduced resources for a child who only gets one shot at kindergarten, or third grade, or tenth grade.

Meet Max. Max is in first grade. He's a quiet, well-behaved child who enjoys race cars and puzzles.

Max loves his teacher, Ms. Mello. But an "adequate" budget means no aide in her class, so she is alone in a classroom of 35. She loves Max and all of her students, but her attention is directed to the louder, more raucous children who clearly show delays.

When Max opens a book, he sits there quietly, waiting for the words on the page to mean something. He struggles to sound words out in his head and is too embarrassed to practice aloud. The quiet student says nothing about his struggles and his teacher is stretched far too thin to provide Max with the one-on-one attention he needs. By sixth grade, Max, a once curious well-behaved boy, gives up. He is now three full years behind in reading and is suffering in history, science, and math. To avoid the snickers of other classmates when he struggles, he lashes out – throwing chairs, screaming, and becoming a danger to his peers, teacher and himself. By Christmas Max is suspended three times. At sixteen years old, Max walks out of his high school, and never returns.

Maybe he would have dropped out anyway, but what could his future have looked like if he received help learning to read in the first grade?

Then there is Karly, a third grader. She is energetic and charming – moving and doing things with her hands helped her stay focused on her learning. She looks forward to her favorite classes, art and music, every week, and she often draws pictures to illustrate some of the stories she reads and makes up silly songs to remember her science. She loves painting and working with clay, and in music she catches on to music theory and volunteers for solos. Those favorite classes keep her on track in her academics. In fact, she is great in math, which is common with students who study music. But an "adequate" budget means that one year art is cut from her school, and the next year she loses music. By the time she is in high school, her flashes of brilliance in math fade away, and she is failing three academic subjects.

There are many reasons girls may lose their interest in math by high school, but what could have happened if she had been exposed to the richness of the arts throughout her education?

This fable uses examples of what other schools have done to address budget shortfalls – not necessarily what our communities will do. But here's the point – the bare minimum in funding leaves individual children behind in ways we won't see for years. As Max's mother, you would want that aide in the classroom. As Karly's dad, you would fight for her chance to keep her favorite subjects.

Demanding more than "adequate" benefits hundreds of Maxes and Karlys – as well as your own child. Each child only gets one shot at a great education. It's time to step up and demand more than adequate.

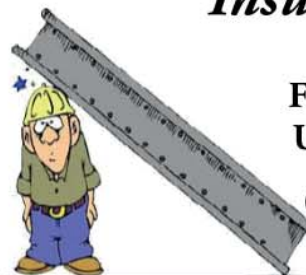
What can you do? Currently the Fall River School Committee is considering a 2016-17 budget that meets only the legal state minimum of funding per student. The state aid currently proposed will unlikely increase for urban school systems.

Tell the Fall River City Council and School Committee that the legal minimum is not adequate. The time to act is now.



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CHAMBER NEWS

Chocolate vs. Pumpkin Affair

New Date: 09/22/2016

The Fall River Area Chamber of Commerce and Industry will hold a "Chocolate vs. Pumpkin Affair," in conjunction with FUN 107 at White's of Westport, 66 State Road, Westport, MA 02790, on September 22, 2016 from 6:00 – 8:00 p.m

The event will featured an array of sweet treat samplings, and a host of vendors, including Wicked Kickin Savory Cheesecakes, The Pink Bean Coffee Shop and Lindt chocolate.

This event replaces the Chocolate Affair, originally scheduled for April 27, 2016.

Tickets purchased for the Chocolate Affair on April 27 are fully transferrable to the Chocolate vs. Pumpkin Affair on September 22.

If you have purchased tickets for the Chocolate Affair and are unable to attend the event on September 22, please contact a Chamber staff member at (508) 676-8226 for a full refund.

Be sure to stay tuned to the Fall River Area Chamber of Commerce Facebook page, <https://www.facebook.com/frchamber/> and visit the Fall River Area Chamber of Commerce events calendar at <http://fallriverchamber.com/events/> for more information on the new Chocolate Affair, and our upcoming scheduled event.

EdUp at Business After Hours

The Fall River Area Chamber of Commerce & Industry provided an update on the EdUp campaign at April's Business After Hours on April 27 at Somerset Berkley Regional High School. In line with

the Education Committee's recent initiatives Rob Mellion President & CEO of the Fall River Area Chamber, Rick Pierce, Chairperson of the Somerset Berkley School District and Jeffrey Schnoover, Superintendent of Somerset Public School, discussed the importance of level services in area schools.

The Chamber's Business After Hours events provide an opportunity for members and non-member professionals to socialize and build business relationships in an informal, relaxed business setting.

Our next installment of the popular networking series will take place on May 26, 2016 at Carl's Collision, located at 1591 Bay St, Fall River, MA. The May edition of Business After Hours is sponsored by Carl's Collision.

For more information or to register for Business After Hours, please contact a cham

ber staff member at (508) 676-8226.

Chamber App Now Available

The Fall River Area Chamber of Commerce & Industry is pleased to announce the launched of it's app.

Known as "The Fall River Area Chamber App," this is a multi-functional tool designed to provide users with instance access to Chamber membership and events related information.

The app features a sleek blue and gray design and nine main icons. Users can view past and upcoming events, listen to "Voice of Business" podcasts, view the membership directory, obtain directions to the Chamber, call the Chamber, learn more about "Fall River Wear" and view members that participate in the Member-to-Member Discount program.

The Fall River Area Chamber app is generously sponsored by Gold Medal Bakery, and is now available for download in the Apple app store and Google Play Store.

To learn more about The Fall River Area Chamber app, or obtain instructions on downloading the app, please contact a chamber staff member at (508) 676-8226 or communications@fallriverchamber.com

**> C H A M B E R
CONTINUES ON PAGE
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afterhours BUSINESS 2016 Schedule

Wednesday 4/27, 5:00pm – 7:00pm
Location: Somerset Berkley Reg. School, 625 County St., Somerset, MA
Sponsored By: BayCoast Bank

Thursday 5/26, 5:00pm – 7:00pm
Location: 1591 Bay St, Fall River, MA
Sponsored By: Carl's Collision

Thursday 6/9, 5:00pm – 7:00pm
Location: The Cove Restaurant, 392 Davol St, Fall River, MA
Sponsored By: St. Anne's Credit Union

Wednesday 6/29, 5:00pm – 7:00pm
Location: 333 Milliken Blvd, Fall River, MA
Sponsored By: Fall River Municipal Credit Union

Thursday 7/28, 5:00pm – 7:00pm
Location: 1 Ferry St, Fall River, MA
Sponsored By: Topsy Seagull & Clean Right Cleaning Solutions

Wednesday 8/24, 5:00pm – 7:00pm
Location: 330 Swansea Mall Dr, Swansea, MA
Sponsored By: BayCoast Bank

Thursday 9/8, 5:00pm – 7:00pm
**Location: Center for Workforce & Community Education
1082 Davol St, Fall River, MA**
Sponsored By: Bristol Community College

Thursday 9/29, 5:00pm – 7:00pm
Location: 4 South Main St, Fall River, MA
Sponsored By: People Inc.

Thursday 10/27, 5:00pm – 7:00pm
Location: 1565 N. Main St, Suite 406, Fall River, MA
Sponsored By: Center For Sight

Thursday 11/17, 5:00pm – 7:00pm
Location: Venus de Milo, 75 Grand Army Hwy, Swansea, MA
Herald News Holiday Fund Kick Off
Sponsored By: Venus de Milo, The Herald News and the Chamber

Thursday 12/1, 5:00pm – 7:00pm
Location: 66 State Rd, Westport, MA
Holiday Business After Hours
Sponsored By: White's of Westport

SouthCoast Bikeway Alliance



Bicycling significantly impacts the economy, health and quality of life in a community. Studies have shown an increase in tourism where bike paths and designated bike lanes exist. Bicycling for transportation increases disposable income, reduces pollutants in the environment, connects neighborhoods and improves overall health. For these reasons and for the sheer love of cycling, a group of individuals living in towns from Fall River to Wareham, formed the South Coast Bikeway Alliance.

The South Coast Bikeway Alliance is a non-profit organization made up of community representatives and groups that work with local leaders and organizations to advocate for and build the networks of bike-ways throughout the South Coast region. Our overall goal is to promote active transportation and recreation. The network of bike-ways is further defined as

The South Coast Bikeway as planned by SRPEDD (Southeastern Regional Planning and Economic Development District). The bikeway connects with Rhode Island in Swansea and proceeds through the towns of Swansea, Somerset, Fall River, Westport, Dartmouth, New Bedford, Fairhaven, Mattapoissett, Marion, and Wareham and is designated as part of the East Coast Greenway route from Providence to Provincetown. Completed segments exist in 8 of the communities. These completed segments comprise 42% of the planned route.

The alliance is a group of people advocating for bicycle routes and multi-use paths in their towns. The group meets 6 times a year to review the progress in each town and to discuss SRPEDD's programs and how to incorporate and promote them in each town or city. Several of the towns and cities have very active

advocacy groups and sponsor bicycle rides and events that promote cycling. Examples are organized rides from the Fall River Bike Committee, the Tour de Crème in Mattapoissett, raising money to benefit the walking and biking trails in that town, the Massachusetts Walking Tour, a group of musicians that will be walking and holding concerts along the designated bike routes in the south coast, Bay State Bike Week ride in Fairhaven celebrating National Bike Week, and the Bike Challenge, sponsored by PeopleForBikes, making bicycling better for everyone by uniting millions of riders, thousands of businesses and hundreds of communities and bringing people together to create a powerful, united voice for bicycling and its benefits.

**>BIKEWAY CONTINUES
ON PAGE 16**

Welcome New Members

The Raw Martini

www.therawmartini.com

Join Date: 04/06/2016

SouthCoast Bikeway Alliance

www.southcoastbikeway.com

Join Date: 04/08/2016

Green Care Landscaping

www.greencarema.com

Join Date: 04/21/2016

Neto Insurance Agency

www.neto-insurance.com

Join Date: 04/22/2016

PayCor/Stephen Cicilline

www.paycor.com

Join Date: 04/22/2016

If you have joined the Chamber in the past 60 days, and are interested in a Membership Spotlight in the Business News, please submit a description of your organization with up to two photographs to communications@fallriverchamber.com



ASK A CHAMBER MEMBER

This month, we asked three Fall River Area Chamber members why they joined and/or how Chamber membership has personally benefitted their organization.

Here is what they had to say:

Robert Vitello, Director of Corporate Services, Bristol Community College:

Bristol Community College has a long history of involvement with the Fall River Area Chamber of Commerce and Industry because there are many benefits. The Chamber has its finger on the pulse of all the developments in our region whether its the changes at the Airport Industrial Park or challenges facing smaller employers.

BCC finds partnering with the Chamber one of the best ways to connect to our local business community. The Chamber is tireless in promoting the region through all mediums, including, events, print, radio, TV and social media. This includes highlighting workforce education and training opportunities.

The BCC Center for Workforce & Community Education partners with the Chamber every year to promote Workforce Development month and to connect employers and employees with skills training that helps companies be more competitive globally by hiring the best workers. Working with the Chamber staff and getting involved in Chamber committees and activities is one of the easiest ways for BCC to stay connected.

Brian LeComte, Treasurer, Gold Medal Bakery:

Gold Medal Bakery has been a member of the Fall River Area Chamber of Commerce and Industry since 1988. We are a 4th generation family business, founded in the North End of Fall River in 1912. Like many businesses in the Fall River area, we started in the Founder's basement serving its local neighborhood. Today, Gold Medal Bakery employs 600 people across 13 states, serving fresh baked bread and rolls to the Northeastern United States. We are focused on serving our customers exceptionally high quality baked goods.

The Fall River Area Chamber of Commerce helps protect the entrepreneurial spirit and culture that is responsible for our growth. Their expertise lies at the state and local level where they are keenly aware of issues that affect all businesses. Led by President and CEO Rob Mellion, the team at the Chamber works tirelessly on our behalf to promote local businesses; and address legislation that would negatively affect our future growth prospects. The Chamber seeks to solve a range of issues, including local tax rates, zoning, energy policy, wage and benefit laws, healthcare, route 79 upgrades, public transportation, rail upgrades, economic development, education and much more to promote Fall River as a great place to do business. All of this allows Gold Medal Bakery to focus on profitably growing our company.

Kelsey Garcia, Owner/Photographer, K.Garcia Productions:

This year the Fall River Area Chamber of Commerce named me young entrepreneur of the year, something I am very proud of. The chamber has been a big piece to my company, K. Garcia Productions.

I joined the Chamber of Commerce about two years ago, when my father, Carl Garcia, suggested that I should. The networking alone has been very helpful to the growth of K. Garcia Productions.

I love meeting new businesses in the area, and I believe that working with them everyone can grow and make Fall River, and the surrounding cities, a better place.

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(Bikeway, continued from page 16)

This summer we look forward with great anticipation to the grand opening of Fall River's Quequechan River Rail Trail. The path is being dedicated to Alfred J. Lima, whose love and vision for Fall River was the inspiration for this amazing project. The path will make safe bike riding and walking a reality for thousands of Fall River residents and visitors. Events are being planned during the summer to celebrate this accomplishment. Last fall saw the opening of New Bedford's Harborwalk, adding 3,400 feet of additional path along the waterfront. An additional 4,800 feet is now in the planning stages. In coming years we will see projects in Mattapoisett and Marion. Bicycling is being integrated into college campuses as well, and may very well lead to improvements along Route 6 in Westport and to links to the conservation areas North of Route 195. Incrementally, and with attentive advocacy, the network grows.

We are looking for cyclists to join our Southcoast Bikeway Alliance team for the 2016 National Bike Challenge. Last year the Southcoast Bikeway Alliance team rode 87,938 miles placing 25th overall in the national competition of 1,945 teams and was the first place team out of 32 teams in Massachusetts! It's easy to keep track of your progress. Cyclists log their miles on the bike challenge website and the data is compiled.

For information about any of the schedule events, please go to our website www.southcoastbikeway.com or visit our facebook page South Coast Bikeway to learn how you can become a part of building a bike culture in your community!

(Chamber, continued from page 15)

Verify your Business Information for the 2016-2017 Edition of the Directory

The Fall River Area Chamber of Commerce & Industry is preparing to produce the 2016-2017 edition of the Member Business Directory and Tourism Guide. To ensure that the publication has the most accurate and up-to-date information, please verify your information at <http://fallriver.approvedhorizon.com/Directory.aspx>.

If updates need to be made, please contact communications@fallriverchamber.com.

PLEASE NOTE: Changes made after July 1, 2016 may not be included in the 2016-2017 Directory.

If you would prefer a verification form to be mailed or faxed, please respond to this email with your request or contact a chamber staff member at (508) 676-8226.

Advertising Space is Available for the 2016-2017 edition of the Directory!

Advertising spaces are available in the Directory, with opportunities for any advertising budget. Contact Crystal Stone, Communications Manager, at the Chamber today to place your ad!

For more information contact Crystal Stone at (508) 676-8226 or email cstone@fallriverchamber.com.

Member Spotlight

GreenCare Landscaping



Green Care Landscaping Inc. is owned and managed by Bob Da Rocha (formerly Da Rocha Nurseries) and Joe Amaral. Our operation is on 227 Plain Street in Rehoboth MA. We are a landscaping operation that maintains commercial properties (malls, condos & apartments) throughout Southeast MA and RI. We offer residential grounds care in our local area. Our services include landscape design/plantings and construction, hardscaping (patios, walkways and walls), irrigation and much more. Bob Da Rocha invites you to stop by our office and visit our landscape gardens for ideas. We are only 5 minutes from Swansea Mall, right on Route 118. With over 30 years of landscaping experience, we have the knowledge to create and maintain your landscape.



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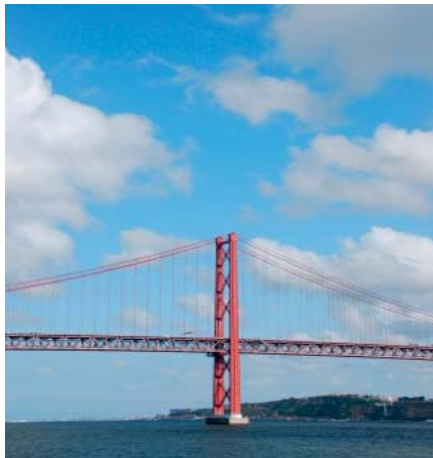
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As part of a Multi-Cultural initiative, each month, we will feature an article written in a language other than English. If you would like to participate, please contact communications@fallriverchamber.com



Portugal: um pequeno-grande tesouro

by: **Manuela Azevedo, Marketer, Hospitality & Tourism PR, Social Media Influencer**

Portugal é tido para muitos como um país pequeno e para outros como uma pequena província de Espanha. Mas desenganem-se os desconhecedores da geografia Europeia, Portugal é o início da Europa para alguns e ponto de partida para outros.

As praias são as mais bonitas, as ondas as maiores do mundo e as estrelas as mais brilhantes.

Os vinhos os mais requisitados e premiados do mundo, a cortiça é utilizada pelo mundo, até no número 1600 da pennsylvania avenue, para o golf é o melhor destino, tem uma arquitetura e historia seculares que transmite o porquê de ser um dos países mais importantes da história mundial, a aventura por Portugal pode ser interminável.

São estes os principais elogios internacionais ao pequeno país à beira mar plantado.

A verdade é que Portugal está na moda, entre jovens, adultos, seniores, empresários, casais, todos os que precisam de um motivo para viajar e

também para os que não precisam, Portugal é um dos destinos a cumprir da check-list mundial.

Na era da globalização e da internacionalização dos negócios, todas as empresas têm necessidade de se mostrar e estabelecer contactos num mundo cada vez mais estreito. Para isso existem feiras, convenções, congressos e eventos de negócios por todo o planeta, onde quem quer crescer tem que estar presente quem quer ter uma representação e um papel importante na economia mundial.

Lisboa é o oitavo destino de turismo de negócios mais pedido do mundo, segundo um ranking da ICCA-Internacional Congress & Convention Association, ficando à frente de cidades como Sidney, Londres ou Amesterdão. Lisboa têm espaços exímios para a realização deste tipo de eventos, como o Centro Cultural de Belém, a FIL- Feira Internacional de Lisboa, MEO Arena para eventos de grande escala e hotéis, salas e empresas que proporcionam

as comodidades necessárias a eventos de todas as dimensões. Mas como nem tudo é trabalho, Lisboa tem imensas coisas para oferecer, a cidade a ponto cruz bordada, tem uma história extraordinária, lugares inesquecíveis, gastronomia inigualável, uma região que proporciona experiências memoráveis.

São muitos os motivos que poderíamos enumerar para explicar o porquê de Portugal ser um pequeno-grande tesouro, mas aí não há papel que possa transmitir tamanha realidade, por isso fica o conselho: Venha conhecer e explorar as oportunidades que Portugal tem para oferecer.

A New Fall River Pride – Abril

A recente divulgação do video “Fall River on the Move”, produzido por FRED TV em colaboração com a cidade de Fall River, FROED e a Câmara de Comércio e Indústria Local de Fall River, despoletou uma vasta discussão comunitária sobre o orgulho cívico. O que quer dizer orgulho cívico? Será que exibindo o orgulho cívico requer constantemente falar dos atributos de Fall River e dizer a todos que escutem que esta cidade é melhor que qualquer sítio na América? O orgulho cívico pode somente ser definido por aqueles que assistem a um festival local, a uma parada ou a um evento da Câmara? O orgulho cívico podia ser simplesmente como ir a fazer uma caminhada matinal na avenida marginal usando um chapéu ou uma t-shirt com o logo “Fall River Wear”?

Logo depois de me tornar Presidente e CEO da Câmara do Comércio em 2009, eu estava num restaurante local e ouvi a empregada de mesa perguntar à mesa ao nosso lado se gostariam de pedir comida da ementa. “Eu gostaria de um sanduíche “Chow Mein” respondeu o homem. Isso é orgulho cívico, pensei para comigo. As pessoas do SouthCoast estão ligadas às suas comunidades e tradições, mas certamente que o orgulho cívico é mais complexo do que a veneração pela comida local.

>ABRIL CONTINUES ON PAGE 21

(ABRIL, continued from page 20)

O orgulho cívico é muitas vezes exibido pelo apelo queixoso a grandes projectos estruturais. O “79 Interchange Project”, “Inovation Way” o “Biopark” o pavilhão solar do BCC (o maior em Massachusetts) e o moinho de vento Philips (o maior moinho de vento em Massachusetts) são exemplos notáveis. O centro de distribuição do Amazon que está sendo construído numa área de 1 milhão de pés quadrado no SouthCoast Life Science Park é outro exemplo.

Num plano fundamental, o orgulho cívico pode ser testemunhado quando a comunidade reúne-se sobre uma causa. Isto foi demonstrado pela campanha regional de impedir o terminal de gaz natural LNG no Taunton River. Este tipo de orgulho cívico foi demonstrado em Fall River há cerca de sete anos quando as pessoas se juntaram para discutir sobre que cor o MassDOT devia pintar a Braga Bridge. O MassDOT queria pintar a ponte de verde porque o estado tinha muita tinta verde no armazém. A Câmara, os meios de comunicação locais, os cidadãos locais e os funcionários públicos fizeram uma campanha contra e finalmente sucederam em que a ponte fosse pintada de “azul” que simboliza as fortes tradições da classe trabalhadora. Depois de completo a cor azul do Braga Bridge ficou tão bom para o MassDOT que o estado incorporou a cor no projecto de \$200 milhões de dólares do “79 Interchange Project” juntamente com toda a marginal.

O orgulho cívico é tanto sobre apreciar as peculiaridades de uma comunidade e o que podemos construir e criar nós mesmos, como também é o que outros pensam ou nos dão. As fontes do legado de orgulho, tais como a manufatura, história musical e mais deveriam ser reconhecidas e celebradas como sendo a nossa identidade regional, mas o nosso orgulho cívico sustentável vem do nosso próprio trabalho. O orgulho cívico sustentável devia adotar ajuda própria, respeito próprio e uma realística promoção pessoal.

Trabalhando para tornar uma comunidade melhor é a minha definição de orgulho cívico. É para isso que a Câmara do Comércio serve. Não é aplaudir passivamente ou assistir a um evento. Em vez, o orgulho cívico é um investimento pessoal onde se vive e no que se vê todos os dias. É um movimento local destinado a desafiar-nos a nós mesmos a melhorar as pequenas e simples coisas que forma e define a área de Fall River. O video “Fall River on the Move” enquadra-se nesta categoria. O orgulho cívico que exige mais de nós mesmos é certamente o que mais fará para criar uma melhor comunidade. Isto é o orgulho que incentiva uma pessoa a abrir um pequeno negócio ou limpar à volta da sua propriedade em Fall River. É o novo Orgulho de Fall River.

Translated from English by
Carlos A. Almeida, Ph.D.
Assistant Professor of Portuguese
Director of LusoCentro
Bristol Community College

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Free BCC Skills Workshop

Sponsored by BCC Corporate Services and the Fall River Chamber of Commerce

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Business After Hours

Thursday, May 26, 2016

5:00 - 7:00 p.m.

Location: 1591 Bay Street

Fall River, MA

Sponsored by:

Carl's Collision

Thursday, June 9, 2016

5:00 - 7:00 p.m.

Location: The Cove Restaurant

392 Davol Street

Fall River, MA

Sponsored by:

Fall River Municipal Credit Union

Kindly RSVP

To Register, Contact a Chamber
Staff Member at

(508) 676-8226