

THE BUSINESS Beat

Bringing You "The Word on the Street."

Volume 9 ■ Number 1

Get in the game! FAQs

from the CBIANews with permission from CBIA

Q: My senator or representative hears from many different constituents. Can one person's opinion make a difference?

A: Every voice matters. Many legislators say they only have to hear from four or five constituents about an issue before they realize it's important in their district.

Q: What's the best way to contact a legislator?

A: A face-to-face meeting generally is the most effective means of communicating with legislators, followed by a live phone call. A personal letter—mailed, e-mailed, or faxed—comes next, while a voice mail message is close behind. Form letters are the least preferable. Every legislator, however, is different. If you don't know a particular legislator's preference, mix it up. Use different forms of communication. If you are going to use a form letter, customize it as much as possible so that it appears to be different from the others the legislator is likely to receive. Add information about your company's circumstances, how many employees work for you, the towns your employees come from, and so forth.

Q: How do I find out who my legislator is? What if I didn't vote for him or her?

A: Use the "find your legislator" tool at www.cbiam.com/gov. You can search by town or ZIP code. Your elected officials don't know whether you voted for them and are unlikely to ask. The fact is, once elected, they represent you and all other citizens in their districts.

Q: What if my legislator asks me a question I can't answer?

A: Don't be afraid to say "I don't know. Can I get back to you with that answer?" Legislators in Connecticut are part-time lawmakers who have different backgrounds and careers. They might be just as anxious about you asking them a question they can't answer! They will appreciate an honest "I don't know" rather than a bad guess.

Q: What should my message include?

A: Keep your message brief, but reference the proposed legislation you're concerned about and how it will affect your company and employees. Also include your name and your home or work address. If you are contacting a legislator who represents your business

address, be sure to include either the number of employees who work for your company or, if possible, the number who live in that district. Many legislators will not respond to communications from outside their district. If you would like a response, add your phone number and e-mail address.

Q: What if I get a voice mail box?

A: It's OK if you don't speak with your legislator directly. Leave a succinct message stating your concern, your town, and a call-back number. If you don't get a prompt response, don't be discouraged. Toward the end of the General Assembly session, for example, legislators work very long hours and are often in the House or Senate chamber, where they are unable to take phone calls. Their aides will get messages to them, so it's important that you leave a message.

Q: What if I call my legislator and I get someone else's voice mail?

A: Every legislator has an aide who often fields his or her calls, and aides are dependable about relaying voice mail messages.



The Launch of a Lifetime

by Teri Kulakowski

On Friday, November 14, 2008, Space Shuttle Endeavour launched from Kennedy Space Center. It was headed for the International Space Station, taking with it equipment and supplies needed to expand the capabilities of the station from a three person crew to a six person crew. One key piece of equipment was the Water Recovery System (WRS).

This system, which is about the size of two refrigerators, uses a series of chemical processes and filters to treat the astronauts' urine, perspiration, and hygiene water, providing water clean enough to drink. The system will reduce the amount of water that needs to be delivered to the station by approximately 65%. I was fortunate to be a part of the team that designed the electronics for the system and was invited to attend the launch with my husband, Robert Kulakowski of Cedar Hill Home Inspection.

I have been involved with these programs for the past ten years as an engineer at Hamilton Sundstrand, which flew a group of engineers and technicians to Florida to watch the launch. The launch was scheduled for approximately 8pm, well after sunset. As we stood on the causeway looking across the water at the shuttle and waiting for the launch, we saw the full moon rise next to the shuttle. Suddenly the sky lit up, almost as bright as day as the engines fired. From our vantage point, the shuttle was completely engulfed in smoke. Then slowly it rose out of the smoke and headed towards the sky. Within minutes it had become nothing more than a speck of light in the night sky.

According to NASA, on deep space missions in the future, resupply of water and oxygen will not be possible because of the distances involved, and it will not be possible to take along all the water and air required for a voyage of months or years. Regenerative life support hardware, which can be used repeatedly to generate and recycle the life sustaining elements required by human travelers, is essential for long-duration trips into space. I was honored to have the opportunity to watch my system launch, and am proud to contribute to the space exploration program.

SAVE THE DATE! Friday, April 3, 2009

Business Leaders Networking Breakfast

Avon Old Farms Inn
Guest speaker
Thomas M. (Tom) Marra
President & Chief Operating Officer
The Hartford

7:30a to 8:00a - Main Lobby Registration, coffee and networking

8:30a Guest Speaker Questions and answer period

8:00a to 9:00a - Ballroom Full breakfast and table networking

9:00a to 9:30a - Main Lobby Networking continued

\$20 per person, pre-paid reservation required.

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Important Resources

CBIA's Government Issues & Politics site... www.cbiam.com/gov
Connecticut General Assembly... www.cga.ct.gov
Connecticut House Democrats... www.housedems.ct.gov
Connecticut House Republicans... www.housegop.state.ct.us
Connecticut Senate Democrats... www.senatedems.state.ct.us
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House Democrats... 1-800-842-8267
House Republicans... 1-800-842-1423
Senate Democrats... 1-800-842-1420
Senate Republicans... 1-800-842-1421

Your Voice - Our Voice



The Simsbury Chamber recently launched its newest broadcast email, Legislative Issues, Alerts and Information, in an effort to keep you informed of important local, state and federal issues and provide you with an easy way to communicate with our government officials. As part of this initiative we offer you "tips for communicating with your legislators" brought to you by the CBIA (see article above).

A quarterly publication of the



Business Solutions Network

www.SimsburyCOC.org

A Message From Simsbury Chamber President

Pamela Bowman



Well Happy New Year to all—2009 certainly brings a number of challenges to all of us in this economy as well as promises of a new leadership style with the inauguration of our 44th president.

The chamber board was busy in January focusing our attention on the annual planning session for 2009/2010. The board focused on you, the member; getting to know more about who you are; discovering new ways to connect you with potential customers to add value to your membership; and, a commitment to who we are as an organization as we go forward. Our committees have been busy meeting our goals for 2008/2009 and have accomplished many of them with great zest. One goal was to better communicate and collaborate not only within our committees but with our town officials and educators.

Most recently, congratulations to all who planned and participated in the Annual Open House and Business Expo at Tower Ridge, job well done. We expanded the time and the space and it was well received, the room was a buzz.

In April we are set to have what we hope to make an annual event at the Avon Old Farms Inn with a Business Leaders Networking Breakfast spotlighting a guest speaker and providing another great networking opportunity. Area chambers again will be invited to join us offering you another chance to connect and get to know one another. More details to follow.

As time goes on, what is most important is to survive and thrive through these times. Consider getting to know one another, make a connection that you might not have thought about before. Getting out into our community and our businesses to buy locally will help this economy and our community.

I look forward to meeting more of you and connecting, and, please, feel free to contact me with your comments.
pamelab@primetouch.net.

Mark Brady Open House

Mark Brady Kitchens celebrated their Grand Opening at The Simsburytown Shops on Friday, January 16, 2009.



l to r: Sherry and Mark Brady, First Selectman Mary Glassman



Al Mauro stands in front of a picture of his newly completed kitchen by Mark Brady Kitchens

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"The Beat"
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Green Graphic Design

Legislative Update

by Linda Schofield, State Representative

First, let me say thank you for returning me to the legislature to represent Simsbury, the 16th district. It will again be an honor to serve you!

This session it will also be quite a challenge to serve you in the general assembly, given the gravity of our budget situation. So, with this letter I am asking your help.

I actually believe these periodic crises create, out of necessity, an opportunity for government to re-think a number of things, including mandates on towns and on businesses. So, Senator Witkos and I are working together to identify opportunities for the state to simultaneously improve the business climate and save the state money. You can help us to identify current state regulations, laws, and requirements that hinder business growth and also consume state resources. For example, do you have to meet data reporting requirements or procedural requirements that originated decades ago and no longer serve a purpose because of changes in technology or other circumstances? Some staff person in the state may still be collecting the data or monitoring the compliance for little or no real purpose. Obviously, we are not looking for ideas to de-regulate mortgage originators or eliminate environmental protections! If you know of areas where appropriate changes should be made, please contact us with specific detail!

I was in state government in the late 80s as the director of the Medicaid program, which claims the largest line item budget in the state. We weathered a rough time then and had to make some pretty severe cuts, as we will now. But that history gives me confidence that we and the entire state will bounce back to flourish in the years ahead. I look forward to working with you towards our next period of prosperity.

By the way, if you want to contact me, I have a new phone number at the legislature: 240-8635. My email remains Linda.Schofield@cga.ct.gov.

REMINDER: When preparing 2009 budgets, please allow for chamber dues increase effective June 1, 2009.

Employees	Current Rate	New(Effective 6/1/09)
1-2	\$150	\$175
3-5	\$210	\$240
6-10	\$275	\$315
11-25	\$390	\$450
26-50	\$450	\$515
51-250	\$575	\$660
251-500	\$815	\$925
501 or more	\$1,200	\$1,350

"Employees" refers to all individuals working 30 or more hours per week, including firm's principals, owners and management personnel. Non-profit organizations with 501(c) (3) status are asked to contact the office for annual dues information.



In January 2009, we said "goodbye" to our 43rd President George W. Bush and welcomed our newest President Barack Obama. Pictures taken at Madame Tussauds Wax Museum, Las Vegas, Nevada.

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member news



Paine's Recycling and Rubbish Removal named One of UConn's Family 2008 Business of the Year. In 1929, Albert I. Paine, a Simsbury farmer, searched for an inexpensive way to feed his pigs and contacted two private schools offering to pick up the garbage from their lunch rooms. These two schools became his first two customers, forming the basis for the future of Paine's Inc.

Always a family business, Don Paine joined the company full time after graduating college and in the early 60's added residential home waste as a part of their permanent full-time operation in addition to farming. In the early 70's, Don's sons, Michael and Russ, joined the firm taking the business away from farming to the collection of residential and commercial rubbish growing to 12,000 customers and operating a fleet of 9 trucks.

During the 80's and 90's additional family members joined the company expanding service to Canton, East Granby, Granby, Simsbury and Wethersfield and Litchfield County. Paine's became the first rubbish company in the Northeast to provide automated rubbish removal for residential customers.

Through the years Paine's has been honored with numerous awards commending their citizenship and service to their industry and community. Paine's has now welcomed the fourth generation with Michael's and Russ' children working full time ensuring the future of this innovative local company.

The Valley Press launches weekly publication

The Valley Press, owned by a local Simsbury family, launched their premier issue on February 5, 2009. The Valley Press focuses on local community news and will be mailed out each Thursday to every home in Avon, Burlington, Canton, Farmington and Simsbury. The publishers hope to expand to Granby and other towns in the future. The Valley Press office is located in Simsmore Square and has hired Barbara Thomas, formerly with Imprint Newspapers, as their Editor.

Medical Economics has named **John Flanagan, CFP of Pinnacle Investment Management** to its list of **150 Best Financial Advisers for Doctors** in its November Publication. Pinnacle Investment Management is a Simsbury, CT based SEC registered invest-



ment advisor that specializes in managing diversified portfolios of investments and providing other wealth management services such as retirement planning.

Charlie Kaylor, Broker/Owner of RE/MAX Communities, has qualified for the RE/MAX Platinum Club Award for 2008, which honors successful agents who have earned at least \$250,000 in commissions in the past year. This is the third straight year that Kaylor has qualified for the Platinum Club Award. Last year, only four percent of all RE/MAX Associates were presented with the Platinum Club Award. Kaylor has been working in the real estate industry for more than 14 years and has extensive experience in listing and selling residential real estate. Kaylor closed 39 transaction sides in 2008 and is the #1 agent for number of homes sold in his home town of Simsbury, Connecticut.

Markowski named Chairman of US SBA Region I Regulatory Fairness Board

Connecticut business owner **Andrew E. Markowski of Gara & Markowski, LLC**, has been named Chairman of the U.S. Small Business Administration's Region I Regulatory Fairness Board for the New England states by acting SBA Administrator Sandy K. Baruah. The Regulatory Fairness Board regional chairperson reports to National Ombudsman and Assistant Administrator for Regulatory Enforcement Fairness Nicholas N. Owens. SBA's Office of the National Ombudsman hosts regulatory fairness hearings nationwide where small business owners may express their concerns about burdensome federal regulations. The Regulatory Fairness Board regional chairpersons participate in planning these events.

Andrew Markowski is a partner in Gara & Markowski, LLC, a government relations firm based in Hartford, Conn. He also serves as the Connecticut State Director for the National Federation of Independent Business. Markowski can be reached by e-mail at Markowski@gmlobbying.com, or by phone at 860-707-3620.



Stephen E. Cadieux, CPA, located on the 2nd floor of Avon Meadow Lane, Avon, proudly celebrates his Accounting Practice's fifth year. Since its opening in October of 2003, Stephen's CPA firm has expanded to include Tax Planning for Business Mergers and Acquisitions, Estate Planning, Bookkeeping and QuickBooks® training. A graduate of Notre Dame in 1977, Stephen began his professional career working for Arthur Young in Hartford. Stephen's philosophy

is simple. With proper advance preparation and assistance from a CPA in many cases, you will find tax prep to be a breeze.



Hartford Federal Credit Union donated \$1,100 to Foodshare and over \$600 in nonperishable food items to four food pantries, including Gifts of Love in Avon. The donation was proceeds from HFCU's "Change for a Change Campaign" asking members and employees to donate their spare change or nonperishable food item to make a change against hunger. Pictured left to right are HFCU Farmington Valley Office employees Anna Gabrielle, Camara Bando, and Branch Manager Shamim Bhatti.

The Simsbury Bank announced **Jay Danilowicz** has joined its team to fill the newly created position of Senior Mortgage Counselor. In announcing Mr. Danilowicz's hiring, Paul R. Little, Chief Lending Officer of The Simsbury Bank, said, "We are very pleased to have Jay working with us. He brings more than 25 years of banking and mortgage originating experience. We have created this new role to help more people in our community benefit from the flexible and tailored loan products that we have available. Jay will meet personally with mortgage customers, offering advice on which of our loan products fit their situation the best, help them with the loan application and work with them through the closing as he has done for many years. Jay knows our market and understands the key role that personalized customer service means for our customers." Mr. Danilowicz has worked with several local institutions in the mortgage origination field during his long career, most recently with Farmington Savings Bank. Prior to that, he was with American Savings Bank/TD Bank/North and Society for Savings/Bank of Boston. Mr. Danilowicz will concentrate on mortgage customers in Avon, Canton and Bloomfield.



continued on page 6

Riding out the Rough Economy

by Leigh King, Ameriprise Financial

Experts may disagree about whether our economy is in a recession, but most agree we are facing the worst financial crisis in recent history. Wild stock market swings, widespread home foreclosures, business bankruptcies, growing job losses and rising consumer prices are affecting the financial stability of Americans. Fortunately, recent interventions by the government as well as New Deal reforms such as Social Security and FDIC insurance help prevent unemployment and inflation rates from reaching Depression-era levels. Here are some steps to help protect your personal financial circumstances as best you can:

Increase your cash reserves. With the wildly swinging stock market and potential for layoffs, it's wise to have a liquid emergency fund at your fingertips. If you can, sock away cash in a saving or checking account for more flexible access to your funds. Bank deposits are backed up to \$250,000 by FDIC insurance per account. If you are considering warehousing savings in a higher interest bearing money market account, give some thought to whether the minimum balance and withdrawal restrictions will tie up too much of your cash. Similarly, certificates of deposit (CDs), which provide a fixed interest rate for holding a deposit for a set period of time, can also limit access to your money in the short term.

How much cash should you save? Ask yourself how long you could get by if you were to lose your job. Would you be able to pay your mortgage, car payment, credit card bills and other miscellaneous expenses for a couple months? If you are able to do so, gather up to six months of income to have on hand if financial calamity strikes.

Reduce spending. One way to hang on to your cash is to find ways to cut back on daily spending and postpone major purchases. You can make this task easier by creating a budget and sticking to it. Try to be realistic but not overly indulgent. If money is tight, you might consider reducing the amount you are spending on "nice to have" items, such as entertainment, vacations, holiday spending, etc.

If you have limited cash reserve to help you stay afloat in the event of catastrophe, you may need to take more drastic measures to weather the financial storm. Sell the extra car to eliminate your car payment or pick up a second job, lower your transportation costs by carpooling, eliminate unnecessary shopping trips and simply stay at home. It can be tempting to overspend on food since it is a necessity, so make a list before heading to the store and stick to it.

Keep your cool. While there are no guarantees that the economy will improve in the immediate future, history gives us reason to be optimistic. Stay calm and focused and continue to save aggressively, spend conservatively and avoid panicking. Seek assistance from a financial advisor to develop a financial plan that will help you identify ways to preserve capital and make progress toward your goals during this challenging economic climate and beyond. *This column is for informational purposes only. The information may not be suitable for every situation and should not be relied on without the advice of your tax, legal and/or financial advisors. Neither Ameriprise Financial nor its financial advisors provide tax or legal advice. Consult with qualified tax and legal advisors about your tax and legal situation. This column was prepared by Ameriprise Financial. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA & SIPC. © 2008 Ameriprise Financial, Inc. All rights reserved. File # 80710 12/08*

A Business Attorney's Guide to Succession Planning, (Part 2)

What's in the Agreement:

Attorney Tegan Blackburn

A good succession plan is beneficial for most businesses and critically important for some. Succession planning is one of the most important areas business owners tend to put off for another day and that will inevitably show up at the most inopportune time. Understandably, most of us don't like to talk about things like "the break-up", especially while we're all getting along so well and are often just as reluctant to talk about some of life's other unpleasant topics, such as an unexpected disability, serious illness or death. What would happen if one of your partners becomes involved in a divorce proceeding and the soon to be former spouse shows up making everyone miserable and demanding a piece of the company as part of a divorce settlement, then what? Or how about someone just calls it a day and since there wasn't any written agreement in place concerning the sale and transfer of company shares, your "new partner" has just shown up to work and its news to you, now what? Having a



continued on page 5

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Seven Strategies for Investing During Volatile Markets

By the Smith Barney Division of Citigroup Global Markets Inc. Courtesy of Andrew Pidgeon

The markets don't always behave the way we'd like them to: Geopolitical turmoil, natural disasters, interest rates and world events can have a profound effect on market movements. If recent market volatility has you concerned about the economy, you are not alone; this is a confusing time for many investors. Some have decided to stay the course, while others are sitting on the sidelines waiting for the market to rebound. However, since no one can predict how the markets will perform, it's important to develop an investment strategy that can help you stay on the right track to meeting your long-term financial goals. Here are some strategies that you can implement today, that may help to manage risk during these uncertain times.

Work with a Financial Advisor. There are a lot of do-it-yourself investment resources available to investors today. However, none of those resources can replace the experienced, personal service a Financial Advisor provides. A Financial Advisor can offer an understanding of your complete financial picture, not just your investments. Additionally, in periods of market volatility when you need the most support, a Financial Advisor can provide:

- Access to important decision-making research and information;
- Ongoing monitoring of your investment portfolio, while anticipating your changing needs; and
- A comprehensive market-volatility plan.

Have a plan. Developing a financial plan is one of the best ways to meet your long-

term goals. Your plan should also include an action plan to address market volatility, which should be developed well in advance of a turbulent market. Having a market-volatility plan will help you to set realistic goals and appropriately manage your return expectations.

Invest regularly. It may not seem intuitive, but investing regularly—even during market downturns—can help to reduce your overall costs. Dollar cost averaging is one of the best ways to invest regularly, since you're investing a fixed amount on a fixed schedule, regardless of how the markets perform. Investing regularly can also have intrinsic benefits: It encourages discipline and may also ease the anxiety of daily market fluctuations.

Diversify. If you've ever heard the saying, "Don't put all your eggs in one basket," then you already have a basic understanding of diversification. Diversifying your portfolio can reduce risk and volatility if the assets have little or no correlation to each other.

Investing in mutual funds is one way to achieve portfolio diversification, since mutual funds are typically a diversified investment. There are also several other ways to diversify and potentially reduce portfolio volatility:

- Within an asset category, such as purchasing different types of mutual funds;
- Among asset categories, such as purchasing stocks and bonds; and
- Outside of the United States, since some markets move opposite to the US stock market.

Put volatility to work for you. Do you think of the glass as half empty or half full? Your perspective can affect the investment decisions you make during market downturns. Investors who view market volatility negatively can make irrational decisions. A down market can be an opportunity for you to build your portfolio and take advantage of lower unit costs.

Stay invested. You are probably anxious during times when the value of your investments has decreased. As a result, you may be tempted to move out of the market, sit on the sidelines and wait for the market to rebound. However, since no one knows how the markets will move, how do you know you're leaving at the right time? Also, how will you know when it is the right time to get off the sidelines and start investing again?

If you have worked with a Financial Advisor, your investment strategy was developed to help you meet your long-term goals. Timing the market could potentially jeopardize your financial plan—and your future goals.

Be patient. There will always be uncertainty in the markets; market volatility is a natural part of the investment cycle. Although it may take some time, markets do rebound.

In the meantime, call your Financial Advisor to help you develop an action plan for market volatility and continue to focus on your long-term investment goals rather than short-term market moves.

Wellness Yoga is for Everyone, Part Two.

Richard Mercer, Director, Bikram Yoga in the Valley ~ Simsbury

In our last article, we talked about the advantages of yoga for everyone – all body types, all levels of flexibility (or inflexibility!) and all ages. Each of us can receive multiple benefits and there are many different types of yoga from which to pick. Research shows that yoga is good for your body, your mind, relieving stress, lowering blood pressure, assisting with weight loss and relieving of symptoms of chronic illnesses.

Here are several types of yoga that you might find interesting:

Anusara (which means "flowing with grace") focuses on alignment and awareness of energy flowing through your body. Begun by John Friend, this yoga is for you

if you are interested in yoga philosophy, a fun and friendly atmosphere and working on proper alignment.

Ashtanga ("eight-limbed yoga") is a set series of postures of flowing movement, synchronized with breath. This is meant to create internal heat and sweat that purifies the body. Its founder is Sri K. Pattabhi and it is favored by those who are athletic and looking for a workout.

Bikram Yoga, which we discussed in our last article, is a series of 26 postures and 2 breathing exercises done twice in a room heated to 105 degrees and 40% humidity. This helps the muscles to heat up quickly, and the sweat creates a detoxifying effect. This is for

you if you are seeking a total body and mind workout, as well as a healing and cleansing experience.

Iyengar Yoga works on healing the body and mind through poses and precise alignment and anatomical precision. Begun by Sri B.K.S. Iyengar, props are often used to achieve the correct posture so your attention can turn inward. Poses are exact and can be held for longer periods than other yoga.

Kripalu focuses as much on the meditative qualities as on the poses (asanas). Established by Swami Kripalu, the goal is to experience compassion and self-acceptance, observing without judging and on applying what you learn in yoga to your daily life.

continued on page 8

Are you planning a home office space in 2009?

Linda Pulford, Farmington Valley Organizing

Are you planning a home office space in 2009? In this economy, the rewards go to the nimble, the swift and the organized. If you can measure the cost of your payroll, then you know the value of your time. It's one of your greatest business assets. Disorganization affects your bottom line.

Buried Opportunities:

We are inundated with documents, training materials, e-mails and snail mail. Buried papers and unopened e-mails mean untapped opportunities. You could waste weeks each year searching for lost documents. Planning an efficient office space and keeping it organized will improve your ROI.

Organizing Insight:

Most of us are right-brain dominant. We are creative and love to keep our stuff where they can see it. There's nothing wrong with this style, it just takes more creative solutions to organize 'outys' so things look neater and items can be found quickly.

The main elements of an organized office are:

- 1) A desktop with an efficient work flow and organized priorities
- 2) File types (open/closed) and labels which work for you
- 3) Time Management tools - a calendar system that you love

Some things to think about:

- Will you have clients visiting the space? If so, you need to consider the spaces they walk through to get to your office.
- Do you need wheelchair

- or any special accessibility?
- Who will use the office? One or all family members? How many simultaneously?
- Are you noisy or quiet when you work? Will you disturb others or will they disturb you?
- Do you like to have all your papers and project out? If so, plan a large workspace and open shelving?
- Do you like all your things tucked away? If so, plan a smaller desktop, but lots of file cabinets and closed storage.
- What time of day will you or others use the office?
- Is there enough natural lighting or do you need to add plenty of additional lighting?
- Do you want a view or will a view distract you?
- Do you need to be accessible to your family and need to supervise their activities while you work?
- Do you need to spend long hours in your office or stop in for frequent, but brief periods?
- What do you need to store there?
- Will you use the space for personal or business or both?

Paper:

- To create a flow, your desktop needs a few basics: an in-box for paper you haven't looked at yet, a vertical file on top of the desk for Active items, and a To Be Filed bin.

- Your folder labels should be words that YOU would use, not words that everyone else uses. What word would you think of if you were searching for this? That's what you label the folder.
- Through what door does your mail enter your home? Put a mail drop (or wall pockets), a recycle bin and shredder near that door to keep mail from ending up on the kitchen counter.

Time:

- You must have a calendar large enough to hold your life. If your electronic device is not keeping you on track, maybe you can switch back to a paper date book.
- There is no such thing as spare time. Schedule EVERYTHING if you want to get it done.
- Check your e-mail only 3 times a day. If someone needs you before you get back to them, they will use the phone.
- If you have multiple projects, prioritize them and make sure you are working on the priorities. Don't waste time on tasks which are not important. Delegate!
- Most important. Think about what you value and how you are spending your time. Do they match?

continued on page 8

A Business Attorney's Guide to Succession Planning, continued from page 3

Business Continuation Agreement (also commonly called a "Buy-Out and Share Restriction Agreement") in place will go a long way to avoiding a lot of these unpleasant surprises.

The Key Provisions for a Succession Plan:

1. **The "trigger events".** Typically covering events such as death, disability, divorce and transfers or sales to new owners, and often including other provisions, such as fraud.
2. **Valuation.** Specifying how the shares will be valued and if an appraisal is needed, who selects and pays for the valuation.
3. **Funding.** Determining how any sale or transfer would be funded is critical to making sure the plan happens. If the business and business owners are young, will sufficient cash be available to purchase? If owners are approaching retirement what is the best method to fund a purchase? Will

there be ample cash on hand to continue business operations for a period of time? Will some form of financing or life policy be needed to make sure the business continues and the remaining partners able to acquire interests? Are there other interested family members or outside participants acceptable to the partners who could join the enterprise?

4. **First Rights of Refusal, Preferences and Timing.** Who is entitled to purchase and when? Can partners, family members or others purchase less than all of the shares and how will preferences be allocated? Providing adequate notice and timetables for the sale or transfer is essential to making the transfer as seamless as possible.

Good planning will contemplate all of these important questions. You'd also be well advised to review your agreement from time to time

to make sure it still meets your needs. Having a succession plan in place is one of the single, best ways you can ensure the continued well-being of your business and everyone who depends on it. Businesses who fail to put a plan in place will inevitably end up putting one together under the stress of some other important event often at the worst possible time. Creating a Business Succession Plan is a really smart way to protect your business and financial future. Your partners, family and friends will thank you for your foresight and planning ahead.

Wishing you a long and prosperous journey, Tegan
Tegan Blackburn is a Simsbury, Connecticut based attorney advising business and industry on a wide range of issues. This article is offered as general guidance on the subject and is not intended as and should not be construed as legal advice. Readers are encouraged to seek the advice of legal, financial or other advisors as it relates to their particular circumstances.

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Member News continued from page 3

Katie French of Coldwell Banker Residential Brokerage has had a successful history of serving Simsbury in residential sales for over 20 years. Katie offers free consultations to assist in home staging, elderly housing & lifestyle changes, estate planning, land use and development. The "#1 reason" why clients contact Katie is name recognition. "As a native of Simsbury, my name is well recognized and my past sales history has given me #1 status as Simsbury's premier realtor. My 'business solution' is that I understand that buying or selling real estate is one of my client's major decisions in life. It is necessary to be patient, thorough and caring throughout the process".

The Farmington Valley Chorus of Sweet Adelines International has been selected by the Travelers Insurance Company to be a participating non-profit organization in its "Birdies for Charity" and "Chip In for Charity" fundraisers associated with this spring's Travelers 2009 Championship Golf Tournament being held June 22-28.



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Arts: Vital to the Economy, Vital to You

Lauren Miller, Greater Hartford Arts Council

We're bombarded with bad economic news every day. It adds to our anxiety about the new realities of America and the changes to life as we know it. So why at a time like this should we support the arts and heritage community?

From an economic standpoint, a healthy arts scene is a huge boost to our region's economy. The Greater Hartford Arts Council and Americans for the Arts conducted an economic impact study on the Greater Hartford Region, canvassing over 1,000 audience members and more than 90 arts and heritage organizations. (The complete report is at LetsGoArts.org.) The study yielded some impressive information:

- The arts and heritage institutions of Greater Hartford make a \$244 million positive impact on the economy.

- They create more than 7,400 jobs—not just for actors, sculptors and curators, but for waiters, hardware store workers and dry cleaners.
- They deliver \$23.5 million in state and local tax revenue.
- Area arts organizations bring 5 million people to their neighborhoods each year.
- They spend more than \$10 million on education programs for our kids.

There is no arguing the fact that arts and heritage organizations make a significant economic impact that makes our community more vital.

Our cultural assets draw visitors from all around the globe and can help attract potential employees and businesses to our area. Greater Hartford is unique from any

other place in the world. No one else can claim the world-famous Mark Twain House & Museum, Tony Award-winning Hartford Stage and the oldest public art museum in the nation—the Wadsworth Atheneum. No other region can claim our own Farmington Valley treasures, like the Phelps Tavern Museum, the one-of-a-kind Farmington Valley Arts Center, the Talcott Mountain Music Festival and the Theatre Guild of Simsbury. These organizations give our towns character and drive traffic.

But it's not just about the economy – in these turbulent times, we need to feed our souls and shore up our community. It's more important than ever to continue learning from each other, laugh once in a while, and revel in the simple pleasures of uplifting music and beautiful artwork.



jpg Pictured at last year's United Arts Campaign Volunteer Recognition Ceremony from left to right are: 2008 United Arts Campaign Co-Chair Kathy Murphy, CEO, ING U.S. Wealth Management; Ken Kahn, executive director, Greater Hartford Arts Council; 2008 United Arts Campaign Co-Chair Sue Collins, CFO & Chief Actuary, ING U.S. Wealth Management; and Peter Kelly, senior principal, Updike, Kelly & Spellacy and Greater Hartford Arts Council Board Chair.

The Greater Hartford Arts Council will kick off its 38th Annual United Arts Campaign in March. The monies raised during the annual campaign support more than 150 arts and heritage organizations throughout the region. Lauren Miller of the GHAC West office will be glad to talk with you about ways you and your employees can help support the arts while saving on entertainment and dining as members of its Let's GO Arts! discount membership program. Contact Lauren at 678-1867 X107 or at lmiller@letsgoarts.org for more information.

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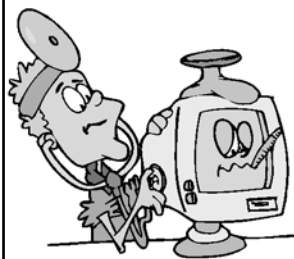
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Simsbury Public Library's Business Resource Center is offering free computer and technology classes.

by Jennifer Keohane, Simsbury Public Library

Did you know? The expanded Simsbury Public Library now has a twenty seat, hands-on Technology Learning Center, funded through a grant from the Hartford Foundation for Public Giving. The purpose of the center is to teach computer and related skills to the users of the Simsbury Public Library.

The Library is offering to the general public, Basic or Advanced Internet, E-Mail Basics, Web Searching, Digital Photography, Microsoft Word, Microsoft Excel and each Friday morning "The Computer Professor (aka James Miller, Head of Adult Services) Is In"

and available to answer basic computer questions.

In addition to these classes, the Library's Business Resource Center (BRC) is offering free hands-on computer training specifically for local businesses and business people. These classes are held on Monday evenings from 6 - 7:30 pm and Friday mornings from 9-10:30 am. The topics vary by month, but have included Microsoft Word, Excel and PowerPoint for Business, Computer Maintenance, Email Management and Resume Writing. Future topics will include QuickBooks, ACT and Finding Sales Leads.

All of the workshops are free of charge and open to the public, but there are only 20 seats available for each class, so registration is required.

We hope you'll take advantage of this free service and will consider either attending yourself or sending your staff. To learn more or to register for a class either call Jennifer Keohane, Business Outreach Librarian or visit www.simsburylibrary.info (Calendar of Events). We are also looking for topics and instructors, so if you have any ideas about either, don't hesitate to call.

Yoga is for Everyone

continued from page 3

Power Yoga is an American form of Ashtanga, developed by Baron Baptiste.

Vinyasa is an American designed yoga, based on Ashtanga but with a more free-flowing sequence of poses. Some classes are vigorous and some are more meditative. Movements are linked to each other and you are always conscious of your breathing.

There are many other types that may also appeal to you. The important goal is to practice on a regular basis. Your body will thank you, you will be more peaceful and life will be more enjoyable all around.

Are you planning a home office space in 2009?

continued from page 5

Space:

- Think about whether you are an "inny" or an "outy". If you love to keep everything out in sight, then replace the filing cabinet with open rolling files. Think hooks, open shelves and cubbies.
- Things pile up because they don't have a home. Try to assign a home to problem items.
- If you are overwhelmed, either start with a very small section or start on something you love.

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Member Close-up



Focus on John Carroll

For more than twenty five years John Carroll has been the owner and principal employee of Handyman Services of Simsbury, Inc. John began the business in 1981 after leaving his position as General Manager of Fountain Plating Co. in West Springfield. John's son had a summer "odd job" business with a pickup truck before he left for college. John took some of his son's calls which included requests for home repairs. It felt natural to continue the general repair service whether for bathroom tile repair or general renovations. In those early days, John kept the House and Gardens Handyman Manual with him at all times.

In 1984, he incorporated the business and became a remodeling contractor with four employees. Handyman Services renovated the Farmington Valley Arts Center in Avon which required cutting through four foot thick brownstone walls to expand the Gallery. Since then, the business has done a lot of remodeling as well as major renovations including additions, kitchens and baths.

In the late 1980's, Bob Darling advised John to become more involved with the community. John took his advice and contacted Evan Woollacott to volunteer for the Lowell Weicker gubernatorial campaign. John became the Town Chairman of the A Connecticut Party in Simsbury. That was just the beginning of his local activities.

In the 90's, he served on the Charter Revision Commission. At that time, there was a question as to whether the Town should buy the property east of Iron Horse Boulevard. John served on two study committees which advocated the purchase of the property and its subsequent use. As an Audubon Society survey of the land had identified more than 200 species of birds, the study committees advocated passive use for most of the land with playing fields fronting on the Boulevard. A venue for outdoor concerts was also suggested. John has also been a member of the Police Commission and its Chairman for two years.

by Jewel A. Gutman

Subsequently, John joined the Republican Town Committee and was appointed to the Economic Development Commission. He now serves on the Design Review Board along with architects and those involved in construction, remodeling and renovation.

John originally came from White Plains, NY where he was one of the city's land surveyors. His boss got him into the Navy Reserve where he served with the SeaBees.

John and his wife, Penny, were friends in high school, dated on and off and eventually married on December 31, 1959. They have three children: Deborah, a graphic and interior designer, who with her husband, Bruce, and two daughters, live in Guilford; John, an environmental consultant with Fuss and O'Neill, and his wife, Julie, live in Middlefield with their twin son and daughter; and, Diane, a teacher in Manchester, who lives in Colchester with her husband, Chris, and daughter. Diane and Chris are members of the band, "Blues on the Side", who performed at the final Septemberfest in 2007.

Penny has long been active in Theater Guild of Simsbury as President, board and cast member. John was also Technical Director and sometime non-singing cast member of Theater Guild. He also served on the board of Simsbury Summer Theater for Youth.

Together John and Penny offer our community a variety of talents for which they are most grateful.

Job Shadow Day – November 14, 2008

Simsbury High School students enjoy a day with their mentors during Job Shadow Day 2008 where 67 students were matched with 48 mentors at 23 companies and 4 schools.

(l to r) Students Kelli Kimball, Sherri Flaminio, owner Awakenings Natural Healing, student Malinda Smith



(l to r) Mentor, Bob Dodd, Key Account Manager, Individual Investment Products Group at Hartford Life, Windsor with SHS student Brendan O'Connell



Old Lyme Ground Breaking

Mike Girard, President of Simscroft-Echo Farms, Heidi and John Niblack and District 18 Facilities Committee Chairman Jim Witkins dig their shovels into the prepared dirt to celebrate the official ground-breaking of the new running track for Lyme-Old Lyme High School athletes and the local community. John and Heidi Niblack's substantial donation made construction of the long-awaited track in memory of their late son, Chuck, a reality. It is anticipated that Simscroft-Echo Farms will complete the track by the fall of 2009.



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Annual Open House and Business Expo, January 2009—photos by Ray Padron

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