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CHAMBER OF COMMERCE**

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2016 Volume 1 • Business Advocacy Since 1924

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# IT'S YOUR BUSINESS

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## WELCOME BOB GUSTAFSON

RKG Financial,  
2016 Chairman of the Board of Directors



## SAVE THE DATE!

The MRCC Annual Awards Dinner  
is scheduled for 03/23/16.  
Mark your calendars!

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## PRESIDENT'S UPDATE - JANUARY 2016

Picture Courtesy of David Fox Photography



I would personally like to thank Doug Rowe, Chairman, the Officers of the Board of Directors, the Directors, Ambassadors, the Committee members and Chamber members for all their support and participation in 2015. I would especially like to thank staff, Linda Vissat, Jacqueline Smith, Jennifer Campbell, Abby Mangsen and Bella Kearns, who worked diligently to serve each member and follow the goals and initiatives set by the 2015 Chairman of the Board, Douglas Rowe, who did a great job of leading your Chamber successfully. Join me in welcoming Robert Gustafson, 2016 Chairman of the Board of Directors. We look forward to an exciting and successful year under his leadership. Please see his message to the membership on page two.

2015 brought about many new programs and events as well as a new website for both the Chamber and the Heritage Festival. Your Chamber continually is creating and instituting programs that have but one goal, to benefit our members and our community. Each event exceeded our expectations, including the new Chamber's Heritage Festival Weekend, which was one of the best weekends Marlborough has seen in a long while.

Join me in thanking the sponsors and volunteers, including generous businesspeople who donate their time and resources. In 2015 more than 200 people volunteered to work toward making your Chamber the 495 Chamber of Choice. Without these business contributions, we would not have been able to provide all the valuable services to our members.

To quote a rotary sign that I recently viewed, "Volunteers are not paid because they are worthless... They are not paid because they are PRICELESS! The wonderful people who sit at the front desk and greet you when you come in to the Chamber offices are all volunteers. They include: Ellen Osgood, Diane Mason, Joan Gregoire, Joan Bertonazzi, Tanya Lopes, Diane Halper and Linda Warren.

Please know that your Chamber staff is always accessible by phone or e-mail. If you have any questions, concerns, or ideas, I would enjoy the opportunity to personally speak with you. By keeping the Marlborough Regional Chamber of Commerce membership in your business plan, we will work together to continue to be Your Connection for Success in 2016. ~ Susanne Morreale Leber, CCE, IOM ♦ President & CEO

### STAY INFORMED & KEEP IN TOUCH

The "It's Your Business" newsletter publication is from the MRCC: Marlborough Regional Chamber of Commerce. Celebrating over 90 years of service!

**ADDRESS:** 11 Florence St., Marlborough, MA 01752

**PHONE:** 508-485-7746

**WEBSITE:** [www.marlbroughchamber.org](http://www.marlbroughchamber.org)

**EMAIL:** [marlcham@marlbroughchamber.org](mailto:marlcham@marlbroughchamber.org)



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# 2016 CHAIRMAN OF THE BOARD OF DIRECTORS



Bob Gustafson is a Certified Financial Planner and the owner of RKG Financial, based right here in Marlborough. He founded the business over 20 years ago, and has worked in the investment field for 25 years. His focus is working with individuals and businesses to help them grow and conserve wealth. Bob was born and raised in Marlborough, and graduated from the University of Massachusetts at Amherst with a degree in general business finance. He resides in Marlborough with his wife Karen, and their two children. In addition to his main business, Bob is part-owner and actively involved in two other local establishments, Kwon's Martial Arts and The First Beacon Business Advisory Group.

## THE MARLBOROUGH CHAMBER OF COMMERCE ANNUAL AWARDS DINNER

### Join us as we pay tribute to our 2015 Business Awards Recipients!

On **Wednesday, March 23, 2016**, we will hold our Annual Business Awards Recognition Dinner for outstanding Chamber members and businesses. Join us for our signature event, and in preparation for our event, we need our members to nominate outstanding Chamber Members who should be honored for their exemplary professional and civic endeavors throughout the past year.

The awards dinner recognizes the contributions of business and community people and organizations. The goal is to highlight the efforts made by individuals that make our region a great place to live, work and play. When considering whom you want to be nominated for each category, think about the contributions made to the Marlborough Regional Chamber of Commerce by actively supporting its programs and activities. The dedication to improving the quality of life in the community and the high degree of success in their business performance should also be a factor in your choice.

The nomination form is available for your convenience on our website at [www.marlbroughchamber.org](http://www.marlbroughchamber.org). Help us make this awards ceremony extra special by nominating a fellow member or your own business for the following categories:

- |                               |                               |
|-------------------------------|-------------------------------|
| 1. Business of the Year       | 4. Marlborough Spirit Award   |
| 2. Small Business of the Year | 5. Rookie of the Year Award   |
| 3. Customer Service Award     | 6. Lifetime Achievement Award |

During the evening we will be recognizing commitment and loyalty to the Marlborough Regional Chamber of Commerce with Membership Anniversary Recognition Awards.

**LOCATION:** Best Western Royal Plaza Hotel at 181 Boston Post Road West, Marlborough.

**TIME:** 5:00 p.m. Cash Bar Reception, 6:00 p.m. Dinner and Awards.

**DINNER SELECTION:** Tenderloin of Beef, Salmon or Vegetarian.

**COST:** \$50 per person. Special rate of \$400 for a table of 10. Prepaid reservations received by March 14th will receive VIP seating.

**R.S.V.P.** No later than Friday, March 18th.

**SPONSORSHIP:** Opportunities are still available.

Call the Chamber for details. Phone (508) 485-7746 or register online at [www.marlbroughchamber.org](http://www.marlbroughchamber.org)



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# 2016 CALENDAR OF UPCOMING EVENTS

## FEBRUARY 2016

February 11 (Thursday) - Business After Hours, 5:30 PM - 9:00 PM, 3rd Annual Night at the Spa. Sponsored and Hosted by: Rising Young Professionals and DruMais Hair Salon and Day Spa. 31 Springhill Ave, Marlborough, MA.

February 19 (Friday) - Third Friday Eye Opener Networking, 8:00 AM - 9:00 AM, Chamber Conference Room, 11 Florence St., Marlborough.

February 24 (Wednesday) - Multi-Chamber Joint Business After Hours presented by Corridor Nine, Metro West and Marlborough Regional Chambers of Commerce from 5:00 PM - 7:30 PM at the DoubleTree Hotel at 5400 Computer Drive, Westborough, MA.

## MARCH, 2016

March 1 (Tuesday) - First Tuesday Business Talks. 9:00AM - 10:30 AM, Main Street Café, 182 Main St., Marlborough.

March 15 (Tuesday) - St. Patricks Day Business After Hours. 5:30 PM. - 8:30 PM. Located at the NEW Bell Property; Bell Marlborough, 20 Applebriar Lane, Marlborough.

March 18 (Friday) - Third Friday Eye Opener Networking, 8:00 AM - 9:00 AM, Chamber Conference Room, 11 Florence St., Marlborough.

March 23 (Wednesday) - 2015 Annual Business Awards Recognition Dinner. 5:00PM -8:30PM, The Best Western Royal Plaza Hotel, 181 Boston Post Road West, Marlborough.

March 28 (Monday) - President's Luncheon, 12 Noon - 1:00 PM, Chamber Conference Room, 11 Florence St., Marlborough by invitation only.

## APRIL, 2016

April 27 (Wednesday) - Health & Wellness Event and Business After Hours. 5:30PM - 7:30PM, Located at Fore Kicks Marlborough, 219 Forest Street, Marlborough.

To register for any of these events, or to find out more information, including directions, please call or email the Chamber.  
JOIN US!

Pre-registration required Register by email:  
[marlcham@marlboroughchamber.org](mailto:marlcham@marlboroughchamber.org)  
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JOIN US FOR THE 3<sup>rd</sup> Annual  
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**Thursday ~ February 11<sup>th</sup>**  
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## MEMBER SPOTLIGHT: IT FIGURES FINANCIAL

I hope everyone is having a great start to 2016. You have probably all seen many articles on how to reduce your taxes, so I thought a different topic that compliments tax filing would help. Here are some ideas on lessening the stress of bookkeeping and filing your taxes. (Intentionally NOT filing your taxes isn't one of them)

- Balance your bank accounts because mistakes do happen. I have a client who never balanced his bank account and we found a bank fee for \$2000.00 when it should have been \$20.00. The bank corrected it and we now balance his accounts monthly.
- Business expenses can also be found in your bank account when you reconcile. When you don't reconcile and you bring in the list of expenses at year end, you may have forgotten about that online order that was debited from your bank account and you never printed the email receipt.
- Stay organized. Computerized bookkeeping software is a great tool for helping you stay organized. There are several on the market to choose from. Using accounting software can help you with making decisions on your business health. Reports are easily accessible. Those reports help you make decisions like when to buy new equipment or repair old equipment, best referral sources, where to spend marketing dollars and the general health of the business.
- Hire a bookkeeper to help with the paperwork end of it. They can do a lot of the bookkeeping so it frees up your time to run the company, keep clients happy and make money
- Turn off your phone and or email. I have found that constant phone calls and email can disrupt your focus when working. If you turn the email on during certain times in the day, your distraction will be lessened. This can also be done with the phone. Avoid answering it and return back all your calls at certain a time(s) in the day. I will admit that I do use this method during tax season.

These are just some of the ways you can become more organized when it comes to filing your taxes and bookkeeping. None of this comes easy or immediately, but with some practice, discipline and maybe some coaching from a business coach, your tax filing, bookkeeping and admin chores won't be such a taxing experience. These tips can help free up time that you need to do other things like running the business, allows more time to network, complete client projects and spend time with family and friends.

I hope these tips help you with tax filing and running your business for efficiently. If you have any questions, feel free to contact me regarding business and tax consulting.

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## MEMBER SPOTLIGHT: PETS GONE HEALTHY

### PETS GONE HEALTHY, SANDIE WHEELER, 508-485-3881

Pets Gone Healthy has been serving the local pet community for over 10 years and is a one-stop destination spot for everything healthy for your dogs and cats. Pets Gone Healthy's cornerstone philosophy is that proper nutrition is essential to ensuring your pets are given the best chance for sustained health and long term well-being. The company represents and promotes holistic health for your pets, and provides a wide selection of all natural food and treats, whole food supplements and earth friendly products to keep your pet happy and healthy. A birthday? A holiday? Or just to say "I love you", your furry friend will also enjoy a variety of delectable treats and cookies offered in the pet bakery. They also offer party favors, gift baskets and gift certificates per request.

Our dogs and cats depend on us to make healthy choices for optimum health. Pets Gone Healthy believes that proper nutrition and healthier diet alternatives are essential for a happier, healthier, better behaved and more outgoing animal. They strive every day to enhance the relationship between companion pets and their caregivers through products & education that supports a healthy lifestyle, and to recognize, promote and foster the positive impact that pets and their caregivers can have on each other. Our pets are an integral part of our families and deserve our utmost kindness and respect.

Pets Gone Healthy is not your typical pet store – in addition to quality products for every budget, the company offers exceptional customer service, as well as support & guidance to assist you in providing the best care possible for your pet from puppy to senior. Hosting events and seminars that teach different aspects of pet care, they also believe in the ongoing support of local shelters and rescues, and continue their quest to educate the local community on reducing pet overpopulation.

Pets Gone Healthy has been recognized nationally in Pet Product News International as a leading retailer in Holistic Health Care, and has earned a Nominee award from the Massachusetts Family Business Association. Year after year, they have earned the #1 Reader's Choice Award from their customers and is a past recipient of the Marlborough Chamber's "Small Business of the Year" Award.

You can shop with confidence at Pets Gone Healthy! Sandie, Ken, and their Mascot Tennison invite you to stop by to see the newest products and learn about the latest trends in the pet industry. Support local small business and experience the Pets Gone Healthy difference!

## BUSINESS CARD WALL ADVERTISING OPPORTUNITY

### WHAT YOU GET:

Your name, business card, or company logo is displayed in lobby on the large poster beside the MRCC Business Card Wall for only \$75 for one month.

### WHY YOU SHOULD:

It increases the visibility of your business and its name. Shows you are an active member of MRCC. Increases potential for new business from people walking into the Chamber office. Fantastic way to promote and publicize your business and get referrals.

For more information contact the Chamber office: 508-485-7746.



## MRCC AROUND TOWN EVENTS



**Pictured Above:** Marlborough Regional Chamber of Commerce Annual Meeting Luncheon



**Pictured Above:** Held at the Best Western Royal Plaza Hotel



**Pictured Above:** Don Landers, Bob Kays, Susanne Morreale Leeber, & Steve DeOssie



**Pictured Above:** Matt Tucker, Co-Chair of Third Friday Eye Opener



**Pictured Above:** Third Friday Eye Opener

# RIBBON CUTTINGS



**Congratulations! Funky Murphys Restaurant**



**Congratulations! Maurices**

## 2016 MRCC BOARD OF DIRECTORS

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**Sandi Barrett**  
Immaculate Conception School

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William F. Brewin, Attorney  
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**Fred Brewitt** (Past Chairman)  
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# NEW MEMBERS WITH AMBASSADORS



Ambassador Diana Fernandes welcomes Rachal Herman of Thrive By Le-vel



Ambassador Sandi Barrett welcomes new member Viet Nguyen of Kwon's Martial Arts



Ambassador Nelson Santos welcomes Fabiana Menezes of Radius Financial



Ambassador Darlene Welch welcomes Steve Elkinson from Promotional Partners



Ambassador Mike Pascarella welcomes Erik Wegweiser of Intelligent Database



Susanne Morreale Leeber welcomes new member Evan Taylor of New York Life



Ambassador Steve Lutch welcomes Margaret Thorsen of Thorsen & Associates



Jacqueline Smith welcomes new member Desi McKane of Funky Murphys



Ambassador Steve Lutch welcomes MaryEllen Comerford of Noble Expo & Event



Ambassador Jay Paranjape welcomes Shaun Stimson of A Touch of Massage



Ambassador Steve Lutch welcomes Diane Long of Kitchen Views



Ambassador Chuck Frankian welcomes New England Security Shredders



Ambassador Rick Levin welcomes new member Aldine Furniture Solutions



Ambassador Jeremy Cohen welcomes new member Halfway Cafe

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**Tighe Hamilton Funeral Home**  
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Hudson, Massachusetts 01749

Tel: 978-562-3252 • Fax: 978-568-1819  
Email: tighehamiltonfh@verizon.net



**Christian Dumais**  
Operations Director

31 Springhill Avenue, Marlborough, MA 01752 • 508.460.9524

HAIR • NAILS • MASSAGE • WAXING • FACIALS  
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## AMBASSADOR SPOTLIGHT: ELLEN GOODMAN REBUILDING YOUR FINANCIAL CONFIDENCE



*Don't let financial fears paralyze you into a state of indecision; it's time to take the reins and regain control of your financial future.*

As the economy starts to recover and jobs may not be quite as hard to come by, it's time to regain a sense of purpose and empowerment when it comes to your finances. Here are some practical steps that may help you recover from and begin getting your fiscal future back on track:

- Evaluate your financial health: Prepare an updated list of your income, expenses, assets and liabilities. A job loss or financial hardship can deplete your savings. If you're looking to get your finances back on track begin saving for the suggested six to eight months of emergency cash stashed away, now is good time to really pinch pennies to make sure that money is there when you need it
- Analyze your spending habits: many people don't realize how much they spend on weekly trips to the market, afternoon lattes or dry cleaning. Aim to eliminate a portion of these expenses – start with maybe cutting back by 25% - more if you're willing. And be honest about what you really can live without. Brewing your favorite cup o' joe at home may not be as fun as a frothy latte from the corner café, but shaving four dollars a day from your food budget adds up to \$120 a month in savings.
- Call your creditors before you fall behind. Many people avoid calling their lenders and credit card companies until the default notices start piling up. But these days many companies are willing to work with you, even deferring or temporarily lowering payments while you look for employment. Make those calls as soon as you suspect money will get tight and explore all of your options.
- Re-define your financial goals: Even if previous plans have taken a detour due to financial hardship or job losses, taking a moment to redefine where you see yourself in five, 10 or 15 years will help stave off discouragement and empower you to look forward. You may not be able to retire when you expected to, or pay outright for a four-year college, but instead of saying "I can't afford it" begin looking for new goals and asking the question: "How can I afford it."
- Meet with a financial professional. Even if you've done this in the past, getting professional advice about investment losses, financial products, insurance coverage and other important issues is essential. You need to know how you can help meet your goals and objectives keeping in mind your present and future resources.

When you experience a financial loss, the emotional toll can be as high the monetary one. Making choices based on a new reality will go a long way towards rebuilding your self confidence and your bottom line.

Ellen Goodman at Prudential • Financial Professional Associate  
508-382-4927 • ellen.goodman@prudential.com



# EAO: EMAIL ADVERTISING OPPORTUNITY PROGRAM



THE EAO PROGRAM is a marketing opportunity for our members to directly promote their information to all Marlborough Regional Chamber of Commerce members and non-members via a single email blast.

You will have the opportunity to communicate directly with this affordable and effective marketing tool. Research shows that repeat marketing is more effective!

## FEATURES:

- We will send emails on your behalf to promote your business, offer a new service, post a job, launch a new promotion, advertise a special offer or any other information you would like our members to know about.
- This is a single email blast that will be sent to our entire membership.
- This email will be sent out on Tuesdays or Thursdays only. It is your choice of which day and dates the email will be sent out.

## COST:

- The cost of one email blast is \$149.
- The cost for 2 will be \$250.
- Special: Package of 6 for \$600.

## PAYMENT INFORMATION:

- When your advertisement is received and your date(s) have been confirmed, we will accept either check, cash, or credit card in advance.

 **SVN** | PARSONS  
COMMERCIAL  
GROUP | BOSTON




**Arlon I. Brown, SIOR**  
Senior Advisor

1881 Worcester Road, Suite 200  
Framingham, MA 01701  
P. 508-271-9215 | F. 508-820-2727 | M. 617-962-0162  
arlon.brown@svn.com  
www.svn.com

## WHAT WE NEED FROM YOU:

- Date(s) requested
- A PDF of the ad/information that you want us to send (you may use more than PDF if you specify which PDF for which dates). This should include one image and the URL of the website you would like the email to be linked to.
- Provide us with EXACTLY what you want in the "subject line" of the email.
- Please email created advertisement in PDF file only to [amangsen@marlboroughchamber.org](mailto:amangsen@marlboroughchamber.org).
- Provide contact information: company name, contact and phone/email.

\*\*\*Please note the EAO Program will be on a first come, first serve basis. Limited space is available, so plan ahead! Submission deadline is a minimum of two weeks prior to email ad request date. To reserve your EAO please contact the Marlborough Regional Chamber of Commerce office: (508) 485-7746 or [marlcham@marlboroughchamber.org](mailto:marlcham@marlboroughchamber.org)



**THORSEN & ASSOCIATES**

MARGUERITE THORSEN  
PRINCIPAL

CONSULTING & SOLUTIONS  
When Experience Matters

# LIST OF NEW MEMBERS: NOV 2015 - JAN 2016

## **Applied Behavioral Associates, LLC**

Barbara Natoli  
277 Main Street, Suite 308  
Marlborough, MA 01752  
508-485-5300  
www.appliedbehavioralassociates.com  
*Outpatient Behavioral Health & Autism*

## **Bell Marlborough**

Shawn Pike  
20 Applebriar Lane  
Marlborough, MA 01752  
508-481-9133  
www.bellmarlborough.com  
*Real Estate – Apartments*

## **Downtown Dance Center**

Ronald Parello  
31 Main Street  
Marlborough, MA 01752  
508-868-8721  
*Dance Studio*

## **GE Healthcare**

Cindy Collins  
100 Results Way  
Marlborough, MA 01752  
508-683-2338  
www.gehealthcare.com  
*Medical Imaging and Information Technology*

## **Light Magic Event Photography**

Kay McGinnis Ritter  
17 Greenwood Street  
Marlborough, MA 01752  
508-481-6926  
www.light-magic.com  
*Photographers*

## **Mr. Pothole Man, Division of G & M New England, LLC**

Gary S. Goldman  
155 Boston Road, Suite 9  
Southborough, MA 01772  
508-786-2925  
www.mrpotholeman.com  
*Paving – Commercial, Decorative Coating*

## **Munroe, P.C.**

Kristofer Munroe  
69 Main Street  
Hudson, MA 01749  
978-562-6400  
www.Lalliemunroe.com  
*Lawyers – Bankruptcy & Business Attorney*

## **New York Life Insurance Company**

Catherine Dressel  
518 Bigelow Street  
Marlborough, MA 01752  
781-314-5913  
www.newyorklife.com  
*Insurance*

## **Nextility**

Matthew Dykeman  
4 Appleton Drive  
Hudson, MA 01749  
508-981-1978  
www.nextility.com  
*Energy Services*

## **Premier Martial Arts**

Ginger Ruddy  
771 Boston Post Road  
Marlborough, MA 01752  
508-229-2545  
www.pmamarlborough.com  
*Martial Arts*

## **Roto-Rooter**

William Heinle  
175 Maple Street  
Stoughton, MA 02072  
781-297-7049  
www.rotorooter.com  
*Plumbing, Sewer and Drain Cleaning*

## **Skinner, Inc.**

Emerson Tuttle  
274 Cedar Hill Street  
Marlborough, MA 01752  
508-970-3130  
www.skinner.com  
*Auctioneers & Appraisers of Antiques & Fine Art*

## **SVN Parson Commercial Group**

Arlon Brown  
1881 Worcester Road, Suite 200  
Framingham, MA 01701  
508-271-9215  
www.svn.com  
*Real Estate – Industrial & Commercial*

## **Thorsen & Associates**

Marguerite Thorsen  
99 Clinton Street  
Marlborough, MA 01752  
508-481-5453  
mathorsen@verizon.net  
*Marketing & Sales Consulting*

## **Tighe Hamilton Funeral Home**

James Hickey  
50 Central Street  
Hudson, MA 01749  
978-562-3252  
www.tighehamilton.com  
*Funeral Home*

## **Victoria Counseling Services**

Josephine Banigo  
320 Bolton Street, Suite 204  
Marlborough, MA 01752  
508-305-2071  
www.vcounseling.com  
*Adult Psychiatry*

## **Woodside Wellness Institute**

Jackie Woodside, Certified Professional Coach  
241 Boston Post Road West, 1st Floor  
Marlborough, MA 01752  
508-333-5520  
www.jackiewoodside.com  
*Business Consulting*



**Victoria Counseling Services Inc**

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320 Bolton Street, Suite 204  
Marlborough, MA, 01752

Phone: 508-305-2071  
Fax: 508-471-5650  
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