

Cranston Chamber News

A publication of the Cranston Chamber of Commerce



February 2007

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The Perfect Storm For Education in The City of Cranston

By Katie Marvel

Are State and Federal Mandates creating "the perfect storm for education," in the City of Cranston? According to School Committee Chairman and former Mayor Michael A. Traficante the answer is an overwhelming, yes.

Traficante, joined by Superintendent of Schools, M. Richard Scherza and Norman Laliberte co-director of Educational Services, met with the Cranston Chamber of Commerce Board of Directors at their January 18th meeting as their first step in a campaign to make people in Cranston aware of the huge financial burdens being placed on the school system due to costly federal and state mandates and dwindling state and federal aid to education.

The discussion began with the school committee chairman, who was dressed in black, telling the board members that he was in mourning. He was in mourning for the children of the city because the quality of their education was in jeopardy. He was quick to point out that it is not caused by a lack of local support. Traficante spoke of a new state cap on municipal taxes, which would reduce the amount taxpayers are able to appropriate to education. This cap is now



Cranston Chamber of Commerce Board of Directors Meeting

set at 5.25% and is set to decrease to 4% by the year 2014. This, in addition to numerous other state and federal mandates is creating "the perfect storm for education," says Traficante. "They have created the perfect equation for mediocrity."

Ten years ago, 36% of the School Department's budget was comprised of aid from the state; now, the Cranston school department receives only 29% in aid from the state. That is a seven percent decrease in

aid while costs of providing a quality education to students is steadily increasing.

This cost problem is only compounded when you take into consideration the numerous costly mandates handed down by the state and federal governments and the rising costs of healthcare for teachers.

It is not hard to see what has these School officials so concerned

Continued on Page 12

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A Letter From The President

We have been busy over the past few months working on getting information and products to our members. The issue of UNFUNDED mandates being handed down on our school department on a regular basis is one that affects everyone, so when given the opportunity to better understand this issue, we welcomed it.

It is our goal to provide all of our readers with not only information, which some times can infuriate, but also the tools to help our members and the City of Cranston residents. Our best defense against these UNFUNDED mandates is to utilize our state representatives to be heard on Capital Hill as we have been told by School Committee chairman Michael A. Traficante, Superintendent of Schools, M. Richard Scherza and Norman Laliberte, Co-Director of Educational Services.

You may notice that I keep typing UNFUNDED in capital letters, this is a very important word as the federal and state government hand down these regulations that must be followed, but do not help the local communities fund them, thus the financial resources available to our children must now be reallocated to help incorporate the new expenses handed down.

We all know how it feels to have more debt but no new income in our personal life - it is now time to let our state and federal government hear us say we need help - more income to accommodate



Susan Pagnozzi
President

these mandates or less mandates.

You will find a letter in this newspaper and on page 3 that can be sent to our state representatives whom we will list. We will work to keep you, our readers, informed about this issue and we will work our hardest with you to keep the Cranston School system on top providing top line education to our children.

Questions were raised by some of our board members regarding the State of the Cranston Public Schools presentation. These questions included but were not limited to the possibility of regionalization of schools and contracts and benefits of the school department. The Superintendent of Schools, M. Richard Scherza, did explain how total regionalization of the school system just could not work due to the differences of needs between school located in a district such as Newport and those located in Cranston.

However, it was exciting to learn that Mr. Scherza had considered this type of creative solution which can give the taxpayers of the City of Cranston a comfort to know that the School Department is open to suggestions on making this perfect storm end before it begins. If you are interested in getting involved with our legislative committee or any other committee please contact our offices.

On a lighter note we have had some great networking events over the last few months each yielding over seventy members, the December Business After Hours at Feast or Famine located on Park Avenue, including holiday gifts given and the ability for us to provide CCAP - Comprehensive Community Action Program with a check for \$400 to provide a very happy holiday season to Cranston Families. We were happy to welcome our new Mayor, Michael Napolitano at our January Business After Hours at Sogno Restaurant located on Dyer Avenue, in addition to wonderful food, and great networking there was live entertainment as well.

Our Cranston Chamber Business Gateway has been growing and I am excited about how much exposure this tool can bring to our members. With its google search bar it can definitely work as a small businesses' primary web-site but for people who already have web-sites it can also be a valuable resource as a conduit to increase the amount of traffic the primary web-site receives. In conjunction with the Gateway you can add other features such as Send Out Cards which is a wonderful and affordable way to enhance customer relationships and Hello-World which can provide video stream to your web-site or e-mails. If you have any questions or require more information about these benefits or any of our other benefits please contact our offices.

Dinner at China Tang: \$215

Dinner at Nobu Berkeley: \$250

Membership with the Cranston Chamber of Commerce: \$265



**Benefits of Chamber:
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Cranston Chamber News

Published monthly by The Cranston Chamber of Commerce. Printing by The Attleboro Sun Chronicle

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48A Rolfe Square, Cranston RI 02910
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Open Letter To Representative/Senator

Date: _____

RI State Representative/Senator _____
Rhode Island State House
 82 Smith St
 Providence, RI 02903-1105

Dear State Representative/Senator _____:

The Cranston School Department has always enjoyed a proud history of superb quality and high performance. Over the years the quality of life in our great city has been directly linked to that quality and performance. The economic and social atmosphere of Cranston is in direct proportion to the quality of the students we graduate from over high schools. Over the past decade, diminishing state aid to education, diminishing federal aid to special education, and costly unfounded state and federal mandates have and continue to have place that quality and performance of our school system is in serious jeopardy, as well as the quality of life we've come to expect in our city.

Recently, the general assembly passed legislation placing a cap on local government's allocation to education. That cap presently stands at 5.25 % and will decrease to 4% by 2014. By implementing such a cap, compounded with reduced state and federal aid to education and costly unfunded mandates. Our state and federal legislations have created the perfect storm for education throughout our state. The Cranston School Department cannot fulfill its obligation to these mandates, unless the appropriate revenue sources are provided. Please do not continue to contribute to this equation of mediocrity.

As a member of the Cranston Chamber of Commerce and Cranston's Business Community please re-visit the legislative cap for education and above all, provide the appropriate funding sources for all mandates. If revenue sources are not available, then avoid the mandatory implementation of such mandates until such time that revenues are feasible and possible. As a Cranstonion we can ill afford to have a great school system fall into disrepair and mediocrity.

Sincerely

** Your name here **

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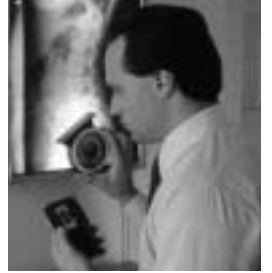
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For the last 13 years, Dr. Robert A. L'Europa, D.C., R.P.T., has served patients in Cranston through the latest chiropractic and physical therapy techniques. His newly expanded facility at 1528 Cranston Street is a state-of-the-art facility, including a Swimex pool for swim and aquatic therapy, a therapeutic exercise center and professional staff who perform spine manipulation and muscle and joint rehabilitation.



Dr. L'Europa is an expert in spine-related disorders who focuses on rehabilitation of the spine and musculoskeletal system. A majority of his patients have been treated successfully for neck and back disorders. In this way, Dr. L'Europa brings patients back to functional health – and helps them stay that way.



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Richard D. Santamaria, Jr., Ward 5

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School Committee

City-Wide Member

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Ward School Committee Members

Steven A. Styco, Ward 1

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Donna Tocco-Greenaway, Ward 4

Michael A. Traficante, Ward 5

Andrea M. Iannuzzi, Ward 6

Cranston Delegation to the General Assembly

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Senator Hanna M. Gallo

Senator Joshua Miller

Representative Charlene Lima

Representative Nicholas A. Mattiello

Representative Peter G. Palumbo

Representative Robert B. Jacquard

Representative Arthur M. Handy

Representative Joseph M. McNamara

Representative Carol A. Mumford

Representative Stephen R. Ucci

Thank You To Michelle Lee Designs For Decorating The Chamber's Front Window For The Holiday Season.



Avoid Business Owner Burnout

Choosing to go into business is a major decision that usually means a commitment to hard work and long hours. As you struggle to build your business, however, you also must be careful not to overdo it and succumb to business owner burnout. It's vital to take some time off to recharge your personal batteries.

But there's a problem. Many business owners are afraid to leave, even for a short period. They fear that something will go wrong or they'll miss out on that next big opportunity. With so much to do, how can an entrepreneur ever relax?

According to a survey conducted by American Express, 40 percent of the smallest business owners—those with less than \$200,000 in annual revenues—plan no vacation time whatsoever in any given year. And even those who do schedule a break never really get away. One of every three link vacation time to a business trip and half will check in with the office at least once a day, if not several times.

According to the AmEx survey, these are the vacation-blocking concerns cited most often by business owners:

- There is no other competent person to leave in charge and others will make the wrong decisions.
- An important client or customer will not receive appropriate service.

- The business will miss a new opportunity.

- An operational breakdown will occur without anyone to solve the problem.

Despite these concerns, you can schedule a refreshing getaway with some careful advance planning. For example, draw up a list of worst-case scenarios and brief those in charge on the possibilities and chief concerns of each customer.

Tell key clients or customers in advance of any extended time away you are planning. Introduce your stand-ins and express your confidence in their ability to handle any issues that may arise. If you never delegate important tasks to others at your business, you can't expect them to fill your shoes when you take time off. To create a saner schedule for yourself, and achieve a comfort level that good things will happen when you're not there, learning to delegate responsibilities is vital.

For more small business management ideas, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 1-800/634-0245 for the SCORE chapter nearest you, or find a counselor online at www.score.org.

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AA Sign & Awning Scores Big At The RISCA Design Awards



Adele Truner Inn, Newport



Quaker Commons, Warwick



The Village Vine (East Greenwich)

At the Annual Rhode Island Sign Contractors Association Awards held in December, AA Sign & Awning walked away with numerous awards. Entries were judged on the basis of overall appearance, effectiveness, and originality.

Familiar award winning local projects include

- The Village on Vine (East Greenwich).

- Jefferson Place (Warwick) .
- Kendall Seafood (East Greenwich).

- Quaker Commons (Warwick)
 - Adele Turner Inn (Newport)
- All entries were judged by the Connecticut Sign Association based on overall appearance, effectiveness and originality.

Approximately 100 entries, including designs from Poyant Sign, Dion Sign, and Viewpoint Sign were submitted.

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Coastway Credit Union Introduces A Better Way For Loan Applications

Coastway Credit Union has introduced a new, faster application process for business owners looking for small loans. The process, known as QuickWay, allows business owners to fill out a one page application for loans of \$50,000 or less, with just a few days for turn-around.

"The QuickWay loan is for small businesses that have been in operation for more than two years that have adequate business and personal credit for us to make a fast decision on the loan application. It's a way for Coastway Credit Union to enhance our services for our business members and the small business community," says Karriem Kanston, Coastway's Small Business



Development Officer.

Coastway, an SBA Preferred lender nationwide, also offers larger loans and business checking, and was ranked number 1 in dollar volume lent out in the 2006 fiscal year by the Small Business Administration, as published by the Providence Business News.

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CCAP's Diabetes Program Receives New Grant

CCAP's Family Health Services has recently been awarded a \$25,000 grant from Foundation For Health to improve and expand services to our diabetic patients.

CCAP Family Health Services has been participating in the Rhode Island Chronic Care Collaborative for almost two years, and the National Health Disparities Collaborative for the past five months. Our focus has been the improvement of diabetic care, particularly for our uninsured patients. During this time we have been successful in helping patients manage their diabetes.

This grant will allow us to address the following needs faced by diabetic patients.

The inability of uninsured/underinsured patients to

We have found that a critical need is to obtain testing supplies and laboratory services for diabetic uninsured/underinsured diabetic patients.

monitor their progress.

The high cost of laboratory services necessary to obtain testing supplies necessary to monitor patient status.

Help diabetic patients through a new Motivational Support Group.

How this grant will help

Improve access to Testing Supplies and Laboratory Services:

We have found that a critical need is to obtain testing supplies and laboratory services for diabetic uninsured/underinsured diabetic patients. This grant will help us purchase testing supplies. Test strips for glucometers cost approximately \$36 for 50 strips. Most patients must test twice daily, so that minimum cost is \$36/month for strips alone. Add to this the cost of lancets, and the rec-

ommended laboratory tests biannually, and patients often make the decision not to monitor their illness appropriately.

Implement a Motivational Support Group:

The grant from the Foundation for Health will also allow us to establish a motivational support group for diabetic patients. The group will be facilitated by a RN. A registered dietitian and pharmacist will be available periodically. We will also establish a diabetes education area for patients to meet that would include food props, books, and educational materials. The goal is to link the needs of diabetic patients in the clinic to a comprehensive, ongoing educational program for positive health changes.

The Health Promotion Model

The Health Promotion Model emphasizes the extrinsic motivating factors for adult learners; learning environment, the pleasure of acquiring new knowledge, the type of interaction in the learning process, a climate of mutual trust and safety that fosters fun and levity in the learning situation, and making the pleasure of learning a positive force. Adult learners profit from adult to adult interaction, such as group sharing and the patient educator encouraging the patient to set his/her own agenda.

CCAP's health care providers and Diabetes Collaborative Team are dedicated to the improvement of care and education of our patients. Based on the principles of adult learners, effective behavior change takes more than one year to accomplish.

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Cranston Chamber President Susan Pagnozzi presents Joanne Mcgunagal of CCAP with a donation. The Cranston Chamber of Commerce raised Four Hundred Dollars To The Comprehensive Community Action Program To Help Cranston Families Who Were In Need During The Holiday Season.

Rep. Church files Small Business Employment Act

Rep. Raymond C. Church has filed legislation aimed easing the burden on the smallest of the small businesses in Rhode Island. The Small Business Employment Act (2007 - H 5017) would lower the minimum state tax that small businesses are required to pay. The legislation has been transferred to the Finance Committee.

"The intent is to assist small businesses in job creation. In the past, we've made efforts to help larger businesses expand, but we need to do more for the little guy," said Representative Church, a Democrat who represents District 48 in North Smithfield and Burrillville. "This is a small step, but it's one that I hope will open the door for improvements in the climate for small businesses."

The Small Business Employment Act would reduce the minimum tax paid by businesses to the state by companies with no more than four full-time employees. Under current law, the minimum business tax paid by such companies is \$500. Under the Small Business Employment Act, that number would drop to \$400 in 2008, and \$300 in 2009.

Although the amount of money involved is modest, Representative Church said he hopes that passage of the bill would send a message to businessowners that Rhode Island wants them.

"Everyone says that you have to show employers that you have a business-friendly climate. This legislation is one step toward creating that climate and getting the message to companies," said Representative Church. "This isn't a great deal of money, but it'll make it clear that Rhode

Representative Church was the sponsor of the Jobs Growth Act of 2005


Island is interested in job growth and helping small businesses."

Representative Church was the sponsor of the Jobs Growth Act of 2005, a tax incentive program for companies that create at least 100 new, full-time jobs that pay at least \$46,101 annually. That incentive was a factor in Fidelity Investments' decision that year to expand its Smithfield facility.

Rep. Church participated in the 2007 Rhode Island Economic Summit held on Friday at Johnson & Wales University in Providence, where local small business owners talked about several issues, including taxes, that they would like to see the General Assembly work on this session. Representative Church said businesspeople at the summit had many good ideas, and he's looking forward to helping small businesses in as many ways as possible in this legislative session.

"Small businesses are a part of the American Dream, and Rhode Island needs to create an atmosphere that supports and encourages them. I look forward to helping to find creative solutions to the problems that small businesses face today," said Representative Church.

For more information, contact:
Meredyth R. Waterman, Publicist
State House Room 20, Providence, RI 02903
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CRANSTON CHAMBER OF COMMERCE

UPCOMING CALENDAR of Chamber Events RSVP for all events at 401-735-3780

February 7, 2007

Business After Hours at Merle Norman

Garden City Shopping Center
53 Hillside Road, Cranston, RI
5:00 pm - 7:00 pm
\$15 member/\$25 Non-Members

"\$5 of the registration fee will be donated to our Make A Wish "Valentine" Kid."

Do you think you have kissable lips? Join us at Merle Norman and enter their kissable lips contest (everyone welcome to enter). This valentine season give the gift of beauty, check out all Merle Norman has to offer through their lines of massage, manicures, pedicures, skin care and make up. Enjoy spa treatment at this elegant location in Garden City. To register or for more information contact the Cranston Chamber of Commerce at (401)785-3780 or email Katie@cranstonchamber.com.

February 13, 2007

Seminar: How to Obtain a Business Loan

Cranston Chamber Office
48A Rolfe Street, Cranston, RI
5:00 pm - 5:45 pm
\$5 per person

"\$5 of the registration fee will be donated to our Make A Wish "Valentine" Kid."

Is your business outgrowing your current location and you need capital to finance your move? Are you thinking of starting a new business and unsure of the steps to get bank ready? Presenter: Dennis Topac with the Center of Women in Enterprise.

March 1, 2007

Annual Legislative Reception

RI State House
Providence, RI
4:30 pm - 7:00 pm

The Annual Legislative Reception allows Chamber members to meet statewide elected officials and discuss the issues that matter to them and their businesses in an informal atmosphere. Please come and enjoy hors d'oeuvres and beverages as well as free valet parking at this annual event put on by the Chamber of Commerce Coalition. The Cost of this event is \$15. Free valet parking will be available at the Smith Street entrance to the building

March 9, 2007

Cigar Scotch Martini Social

The Humidor, Post Road, East Greenwich
5:30 pm - 8:30 pm

Enjoy hearty cuisine and top shelf scotches while savoring the flavors of choice cigars. Don't worry about the weather this time 'cause we will be enjoying the atmosphere inside the humidor giving all you cigar connoisseurs the opportunity to enjoy not only the complimentary cigars but also all the inventory at the Humidor. To register contact the Chamber of Commerce at (401)785-3780 or email Katie@cranstonchamber.com.

Business After Hours at Feast or Famine Restaurant

A Tremendous Thank You Goes Out To Feast Or Famine And To All Those Who Attended



Feast or Famine fills up with festive guests who enjoyed food and beverage throughout the evening



Lori Adamo of Code Red gets caught in conversation with Jeff Cascione of Credit Union Central Falls and Cindy Fogarty of Fogarty Law Offices.



David Sepulveda, Owner of Feast of Famine thanks Chamber guests for attending.



Gil Lantini of Focus Business Solutions shares a laugh with a chamber member.



Keith Traverse of Teltech wins one of the many prizes given away in the evening's raffle.



Michael Saccoccio of Coldwell Banker registers for a night of festive fun!

Veterans Offered Financial Assistance

A Peace of Mind Homecare, Inc. now offers financial assistance to veterans and their surviving spouses to purchase home care. The VAs non-service disability was designed to assist wartime veterans and their surviving spouses with the purchase of necessary non-reimbursed home care expenses. Home care includes services such as assistance with cooking, light housekeeping, transportation, errands, grocery shopping, providing medication reminders, and providing supervision while dressing and grooming. We will work individually with each prospective applicant to:

Determine Eligibility

Each applicant will be prescreened to determine their overall eligibility, the amount of benefits they are entitled to, as well as whether they qualify based on a medical need.

Application

A Peace of Mind Homecare will work individually with each applicant to ensure all the necessary paperwork is filled out in its entirety and correctly. Along with the application, documentation of military service and medical expenses need to be gathered and submitted. The VA oftentimes has follow-up questions and requirements with time limitations that need to be communicated immediately to A Peace of Mind Homecare and addressed properly.

Caregiver Determination

Each applicant, based on their unique non-medical home care needs, schedules, and pension determination will be assigned a caregiver by A Peace of Mind Homecare. Each caregiver undergoes a

thorough screening process including an in-depth interview, criminal and DMV background check and numerous personal and employment reference checks. All our caregivers undergo a specialized training program addressing communication with clients whom suffer from hearing loss, dementia, Alzheimers or Aphasia.

Taxes & Insurance

A Peace of Mind Homecare, Inc. is a payroll company. All unemployment taxes, workers' compensation and social security taxes are paid by A Peace of Mind Homecare. Our service is all-inclusive and requires no additional reporting of wages by the client.

Oversight

At A Peace of Mind Homecare, Inc. we are in constant contact with our employees to ensure they have all the necessary tools and skills at their disposal to give the best possible care. We remain continually in contact with our clients to make sure their needs are being satisfied.

Renewal

year our clients will need to reapply for this pension program. While it is not as rigorous as the initial application, A Peace of Mind Homecare will work together with the client to ensure all paperwork is filled out properly and on time preventing an interruption in services.

For a free in-home consultation, please call A Peace of Mind Homecare, Inc. at 401-432-7999 to find out if either you or a loved one qualifies.

The benefits of new employee screening

By Quest Diagnostics

The benefits of screening new employees are many. Drug-free employees typically have increased productivity, reduced tardiness and "sick" days, fewer discipline problems and overall improved morale. Customer-satisfaction levels in companies that screen their employees for drug use are typically higher than in those that don't screen. In addition, according to the Association of Certified Fraud Examiners the average organization loses more than \$9 per day, per employee and 6% of its annual revenue to fraud and abuse.¹

Drug testing job applicants is critical to business owners, and is even more so when the issue is safety. Employees who operate heavy or dangerous equipment or transport passengers or goods, for example, put themselves and others at serious risk if they abuse alcohol or drugs. One serious accident involving drugs or alcohol can potentially cripple a small business.

Companies turn to new employee background screening to promote a safer, more productive workplace and to benefit from:

- Decreased theft - 30 percent of business failures are the result of theft or embezzlement (U.S. Department of Commerce).
- Prevention of workplace violence - incidents of workplace violence, in public and private organizations, have increased more than 750% since 1998.
- Reduction of potential liabilities - on average, negligent-hiring lawsuits result in jury decisions of \$3.5 million.
- Reduced resume fraud - the Society of Human Resource Management estimates that in 2003, 53% of all job applications contained false information.
- Lower turnover - on average, in U.S. businesses, at least half of all new hires do not work out.²

Though not all small businesses choose to conduct drug testing or perform background checks, for some it is crucial. Thorough background screening and drug testing not only helps employers make the right hiring decisions, but also helps protect the safety of your company and other employees.

Thank you to the US Chamber for providing this article.

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Twelve Questions Every Business Owner Should Ask

By **Lee P. Traibman, CLU**
*Northwestern Mutual Financial Network
 The Southern New England Group*

As a business owner you have already engaged in some form of business planning, perhaps when you first started your business or were looking to expand. But all too often as a business owner, we are working so hard in the business that we fail to work on the business.

When was the last time you took a hard look at the business and yourself and asked "What if"? What if you died or became disabled? What if your key person left the company? Like it or not, you and your business are intertwined and an integrated approach is needed to ensure the financial security of both.

Depending on your business situation, what follows are should-be-asked questions:

1. What would happen to the business and your family if you or a key employee died or became disabled?
2. If you became disabled could the business assure payment of business expenses?
3. What will happen to the business when you want to retire?
4. Are you able to recruit, retain, and reward key employees?
5. Do you provide an enhanced executive benefit program for select employees?

*When was the last time you took a hard look at the business and yourself and asked "What if"?
 What if you died or became disabled?
 What if your key person left the company?*

6. Do you provide a competitive and cost effective employee benefit program, including group benefits?
7. Are you providing for the long-term care needs for yourself and your employees?
8. Is your business funding your personal financial goals (i.e. retirement, college, etc.)?
9. Have you developed an investment strategy for your retirement plans?
10. Have you developed a plan to preserve your assets for the next generation?
11. Can you ensure credit for a business expansion?

12. Can you protect personally guaranteed corporate loans?

Asking the questions though is not enough. No business owner sets out to fail, but many fail to prepare beyond the business plan. To take your business to the next level it's important to select a financial professional to help you get the answers to these questions. Do they have an understanding of both your personal and business needs? Do they have a team of experts who can meet the many diverse needs of your business? Choosing the right person for the task is by far the most important decision you will make. Never be afraid to ask questions and clear any doubt you might have, as finally it's all about you and your decisions.

Lee P. Traibman, CLU, is a Financial Representative with Northwestern Mutual Financial Network, the marketing name for the sales and distribution arm of The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI and its affiliates and subsidiaries. Lee Traibman, CLU, is an Insurance Agent of NM based in Providence, RI. Employee benefits are provided through Strategic Employee Benefit Services, a nationwide marketing program of Northwestern Mutual. To contact Lee, please call 401-331-8300, ext 2935, e-mail him at lee.traibman@nmfn.com, or visit his Web site at www.nmfn.com/leetraibman.

EBC Center to Host 'GANGS 101' Workshop

EBC Center is hosting a 'GANGS 101' workshop on Feb. 28th from 10 to noon. This is open to the public and free. The speaker is Lt. John Reis (retired Providence Police). John speaks nationally on the subject and is now working for the Providence Boys and Girls Club. If anyone is interested in attending, we ask that you call Pat Spillane at EBC to register. The number is 738-9700 ext. 32. I also have a flyer that I can fax to anyone. Just send me your fax no. or call me if you have any questions. Perhaps this is something we can talk about doing in Cranston.

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Sinel, Wilfand & Vinci Opens Office In Coventry

As of November 1, 2006, the firm of Sinel, Wilfand & Vinci, CPAS, Inc., along with two of its partners Judith A. Hetherman, CPA, CHBC and Michael Orabona, CPA, MST, will be servicing the clients of Gregory S. Allin, CPA with the same professionalism, experience and expertise they received from Gregory S. Allin, CPA.

Sinel, Wilfand & Vinci, CPAS, Inc. would also like to announce the location of our newest office at 315 South Main Street, Coventry, Rhode Island. Our presence at this office will better serve the newly acquired clients and position us for additional growth in the area.

Please feel free to contact either Judy or Mike if you are in need of accounting or tax services.

There is no charge for the initial consultation.



Judith Heatherman



Michael Orabona

The Perfect Storm For Education

Continued from Page 1

The school department's budget has six categories of budget expenditures. Salaries for teachers and staff, benefits and purchased services (such as electricity, gas, etc.) are tiers 100-300 and are fixed costs. When cuts or reductions in the budget need to be made, they come from tiers 300-600 textbooks, capital outlay and 'other' expenses. These are cuts that directly affect students in our city. Cuts in these categories mean no new textbooks, and cuts in programming that enrich students in the system. Scherza spoke of overcrowded classrooms and cutting 25 teacher's positions noting that it undoubtedly has an impact on the quality of education.

Superintendent Scherza pointed out that the relationship between education and economic development is undeniable. The quality of life in our city is directly correlated to the quality of kids our schools graduate. People want to live in a community with good schools, it makes property values higher, and it attracts better business to the area. "You people are proud of your product, and the school department is too," Trafficante added. The Cranston School Department has a reputation for providing its students one of the best educations available in the State of RI, and was even referred

to by the Rhode Island Education Commissioner as, 'the best of the best.'

Superintendent Scherza named a laundry list of costly mandates, including a most recent one in response to the bacterial scares in local communities that water-free hand sanitizer is to be installed in every classroom. And furthermore, the cost is to be picked up entirely by each individual school department. He continued on to tell board members about the nearly 2.5 million dollars from the school budget that is spent on bus-ing, text books and special education services for students living in Cranston who choose to go to private and parochial schools due to a state mandate. Jaws dropped and heads shook all around the table.

When the three finished speaking, the response from board members and chamber staff was a resounding, "What can we do?" The advice from Scherza was to contact their local, federal and state lawmakers to voice their concerns on this issue, which is so greatly impacting the lives of everyone in the City of Cranston. He strongly emphasized the importance of the constituency contacting their representatives. The school department is doing everything they can but there is strength in numbers, and there is great strength in the business community in Cranston.

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Meet the Chamber's Newest Members

Marjorie L. Roblin LICSW

Ms. Marjorie Roblin
15 Brookwood Road
Cranston RI 02910
(401) 942-5093

Budget Blinds By Susan

Jeff & Susan Mahal
145 Will Croft St.,
Cumberland, RI 02864
(401) 305-3113

Budget Blinds - the largest and fastest growing window covering company of its kind in the United States - announced today it will offer its convenient services to homeowners in the Cranston & Johnston Area.

"With lifestyles becoming more hectic, consumers require the most convenient services possible for home improvements, said Susan Mahall, Budget Blinds by Susan.

"Our window-covering specialists come directly to clients' homes and places of business to display products, professionally measure and install the products. The client never needs to leave home to shop for window coverings or be concerned about taking proper measurements. Now that's convenience."

The Budget Blinds concept is unique in that consumers can shop where their windows are - at home. Style Consultants from Budget Blinds bring the showroom into the clients' homes so they can better determine what the final outcome will be in their homes.

"Nothing is more frustrating in a home improvement project than discovering the color isn't quite right or the size is just off when you get the products home," said Susan. "We eliminate a good deal of the guesswork by bringing

thousands of samples with us and exploring different ways consumers can dress their windows to suit their style."

Once the consumer decides on treatments, colors and extras from thousands of options and combinations, consultants professionally measure the windows to insure proper fit and order the product. When the customer's order arrives, Budget Blinds professionally installs the window coverings.

"It's all about helping customers improve and beautify their homes and offices by providing quality window treatments in a convenient location with exceptional service."

About BUDGET BLINDS of Cranston/Johnston

Budget Blinds by Susan began operation in October 2006 and is owned and operated by Jeff and Susan Mahall. The company proudly serves homeowners and businesses offering complimentary in-home estimates and consultations, professional measuring and installation, and a rich selection of quality window treatments including shutters, blinds, draperies, shades, awnings and window film. Budget Blinds works with leading window covering manufacturers such as Norman Shutters™, Kathy Ireland Home® by Alta®, Hunter Douglas and offers its own private label line of window treatments, Signature Series™ and Select Series™. For more information on Budget Blinds by Susan please call 401 305-3133 or visit www.budgetblinds.com.

ABOUT BUDGET BLINDS, Inc.

Based in Orange, California, Budget Blinds, Inc. was founded in 1992 and currently boasts nearly 1,200+ franchise territories serving nearly 2,500 cities in all 50 states and Canada. As consumer demand for its quality, convenient services continues to grow, Budget Blinds is

Meet Your Elected Officials!

On Thursday, March 1st the Rhode Island Chamber Coalition will hold its Annual Legislative Reception at the Rhode Island State House. The event will begin at 4:30p.m. and will end at 7p.m. The cost is \$15.

The Annual Legislative Reception allows Chamber members from Chambers all over the state to meet their statewide elected officials and discuss

the issues that matter to them and their businesses in an informal atmosphere.

This is the perfect opportunity to speak with your reps directly and on a personal level.

Please come and enjoy hors d'oeuvres and beverages as well as free valet parking at this annual event put on by the Chamber Coalition. Please contact the Cranston Chamber office for sponsorship information to register for this event at (401) 785-3780.

Volunteer Center of Rhode Island Needs Help With Harvest Season Celebration In Providence

Each fall, the Southside Community Land Trust (SCLT) of Providence celebrates the harvest season with a good old-fashioned farm Hoe Down at the Urban Edge Farm in Cranston. The event features fresh, locally-grown food and beverages prepared by Johnson & Wales chefs, dancing to live music, farm tours and much more.

Money raised from the event supports SCLT's nationally-recognized urban agriculture and environmental education programs. Volunteers are needed now to help secure the music, food and rental equipment, design flyers and t-shirts, plan children's activities or help connect with corporate sponsorships. Contact Colin O'Hara at (401) 273-9419, ext. 20 or e-mail sc.lt@southsideclt.org.

The National Education for Assistance Dog Services (NEADS) puppy program is

looking for volunteers to become weekend puppy raisers for the prison pups in Cranston. Puppy raisers commit their weekends to socializing one of the puppies for the year that he or she is being raised in the prison program.

Volunteers must attend monthly puppy raiser meetings at the training facility in Princeton, MA and submit "furlough" reports for their puppy. Volunteers must be able to make a one year commitment. Training is provided, and previous dog experience is helpful but not necessary. Contact (978) 422-0496 or e-mail puppyprogram@neads.org.

RI Children's Crusade for Higher Education is looking for volunteers statewide to serve as e-mentors. From the convenience of your home or office, you can impact a young person's life by being an e-mentor. Volunteers will be matched with potential mentees in middle school or high school based on career and/or person-

al interests. A combination of weekly e-mail correspondence and two face-to-face meetings will facilitate a positive mentoring relationship for six months to a year. All volunteers must interview with the Program Coordinator, provide three references, undergo a background check and participate in a two-hour e-mentor training. Contact Erika Read at (401) 854-5506, ext. 109 or e-mail eread@childrenscrusade.org.

Planned Parenthood of Rhode Island is looking for volunteers statewide to become part of United for Choice, a diverse group of community members who are committed to reproductive rights. The organization is for people between ages 21 and 41, and activities include hosting social and fundraising events, a monthly networking event and a monthly book club.

Through diverse community involvement, the group seeks to spread awareness

about issues of reproductive health and build a solid foundation for the pro-choice movement in the state. Contact Meaghan Lacey De Chateaufvieux at (401) 421-7820, ext. 3121 or e-mail meaghanL@ppri.org.

In fall of 2007, the American Foundation for Suicide Prevention's national signature event- the Out of the Darkness Community Walk- returns for a third year. Join more than 70 other chapters around the country by helping to organize this local event in Rhode Island, which brings together families and friends to help raise awareness about and reduce the stigma around suicide and mental illness.

Volunteers are needed now to recruit walking teams, network with local businesses and work with the media. Contact Kimberly Gleason at (617) 439-0940 or e-mail kgleason@afsp.org.

Do you think you can't afford to have a web-site?

Now you can't afford not to have one!

We are excited to announce a new benefit for Cranston Chamber Members!!!

You can have your own web-site through the Cranston Chamber Gateway for only **\$9.99 a month!!**

This is a complete website without hidden costs!

Call the Cranston Chamber at 785-3780 to learn more about the informational seminar being held this month!



5 Tips That Will Lower Your Homeowners Insurance

Continuing our focus on using the New Year to put financial matters in order, we turn our focus to saving on homeowners insurance. You should review your homeowners insurance policy at least every 12 months, or more often if your needs change. Significant discounts and savings may have become available since your last policy review. And even if nothing changed on your end, many insurance companies reduced homeowners insurance rates in 2006.

Homeowners insurance rates are always changing and vary by hundreds of dollars from company to company. Fortunately the Internet has made comparing multiple homeowners quotes as easy and non-committing as finding car insurance. As you review your homeowners insurance and

compare quotes, use the five following tips fully take advantage of your potential savings.

1. Raise Your Homeowners Deductible: Save up to 25%

The lowest hanging fruit for homeowners insurance savings may be to increase your deductible. According to the Insurance Information Institute (III), if you can afford to raise your deductible to \$1,000 from \$500, you may save as much as 25% on your annual premium. Remember, homeowners insurance is not intended for small fix-it claims, therefore, the benefits of a lower deductible can be quickly dissolved by the higher rates that you will experience after making such claims. As homeowners insurance intended for major peril, consider higher deductibles and collect the savings in the cost of your premium.

2. Multi-line Policy Insurance Discounts: Save up to 15%

As we discuss in this month's auto insurance article, purchasing your homeowners insurance and your car insurance from the same insurance carrier could save you up to 15% on both premiums.

3. Additional Security and Safety: Save up to 20%

Have you added new security devices to your home in the last year; perhaps a deadbolt lock, window locks, or even an alarm system? Insurance companies highly value the protection afforded by fire sprinkler systems, burglar alarms, and fire alarms - especially those connected to monitoring agencies such as your local police and fire department. Accordingly, some carriers reduce premiums by as much as 20% if you install some of these features.

4. Discounts for Home Improvements

A new home's electrical, heating, and plumbing systems, and overall structure for that matter, are likely to be in better condition than those of an older home. Accordingly, their insurance rates are generally lower as the risk for a potential claim is mitigated. If you have made any home improvement in the past year, you should see if a new policy will reward you with policy discounts.

5. Eliminate Coverage You Don't Need: Analyze Your Homeowners Limits

Ideally, you want your policy to cover any major purchases or additions to your home, but you should not spend money for coverage that you don't need. You may have jewelry, appliances, electronics, and other valuable possessions that depreciate over time; therefore, it is in your financial best interest to compare the limits of your homeowners policy to the actual value of your possessions at least once every year.

Thank you to Insweb for providing this article.

The Cranston Substance Abuse Prevention Task Force & CODAC Behavioral HealthCare invite you to a

A Community Presentation on Internet Safety

Thursday, February 15, 2007 (6:00-7:30 PM)

Hugh B. Bain Middle School

“Do You Know Where Your Children Are?” ...If They're On the Internet, You Probably Don't! —A look at Myspace.com and more

How can you protect children from Internet predators? Keep them safe from cyber-bullying, the new—and widespread—form of social intimidation? Help them identify and stay away from inappropriate websites? Learn about what's out there and some ways to keep children safe.

Dr. Lawrence Filippelli, EdD: Dr. Filippelli, Principal of Scituate Middle School in Scituate, RI, and nationally-known expert on youth and technology, speaks about the dangers of unsupervised Internet use by adolescents. Over the last two years, Dr. Filippelli has made numerous speaking appearances in communities throughout RI and has appeared on network television to share his expertise on this topic.

- **FACT:** 61% of 13 to 17-year-olds have a personal profile on a site such as MySpace, Friendster, or Xanga. Half have also posted pictures of themselves online.
- **FACT:** 71% of 13-17-year-olds reported receiving messages online from someone they don't know and 40% reported that they'll usually reply and chat with that person.
- **FACT:** 37% of 13- to 17-year-olds said they are “not very concerned” or “not at all concerned” about someone using information they've posted online in ways they don't want.
- **FACT:** 95% of parents couldn't identify common chat room lingo teens use to warn people they're chatting with that their parents are watching; e.g., POS (Parent Over Shoulder) and P911 (Parent Alert).
- **FACT:** More than one in five youth between the ages of 10 to 17 who use the Internet regularly received a sexual solicitation or approach over the Internet in the last year.

THIS EVENT IS DESIGNED FOR ADULT COMMUNITY MEMBERS AND STUDENTS 6TH GRADE AND OVER.

Questions? Comments? Call Carolyn James/CODAC Grant Program Director: 635-2560 -or- Dana Deverna/Cranston Task Force Coordinator: 461-4640 x113

This program is supported by the CODAC Parent Empowerment Grant, which is funded by the US Department of Health and Human Services through SAMHSA's Center for Substance Abuse Prevention and is sponsored by the office of RI Senator Lincoln Chafee.

NOTE: Statistics are from *Netsmartz.org*, 2005

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401-737-2020

Pawtuxet Sunoco

\$3 off Ultra-Lube Oil Filter Change
401-467-9210

Pay Day Inc.

First month free; no set-up fees
401-245-8900

Paula Metivier

Independent Beauty Consultant
Free Consultation With Complimentary Skin Care & Glamour Makeover
401-467-3837

RE/MAX Cranston

Free Expert Home Evaluation
\$250 Value
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The Saccoccio Group - Coldwell Banker

Free Market Analysis of Your Home Along With 1% Discount Off Standard Commission
401-486-2911

Sal Carbone General Contracting Inc.

Free Consultation
(401) 639-4786

Scampi's of Course

1 FREE Beverage with order
401-467-5770

Shur-Az Chemical Mfg.

25% off all janitorial supplies
401-723-0116

Stamas Auto & Truck Center

75% OFF Oil Changes for 1 Year on vehicle purchase
401-946-9594 - Ask for Steve

SuperCoups

\$100 off first mailing
401-732-2425

RI Counseling and Hypnotherapy Center, Inc.

(401)751-8600

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2 Paws Up

\$10.00 off our newest de-shedding program, The Furminator - Guarantees to substantially reduce shedding.
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Waddell & Reed - Greg Silva

Complimentary retirement planning & investment workshop for your employees

Comprehensive financial plan at no charge for company owner or head of human resources

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75% off passport photos: \$3 per pair (regularly \$12)
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WPRI Channel 12

Contact Chamber office for Representative Information
401-785-3780

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Everything you've learned about marketing is wrong... Free audio CD offer
401-270-6494

Members! List your discount here FREE! Call the Chamber office for details.
For more information on the Member Discount Club, contact Susan the the Chamber 785-3780.



Senator Whitehouse swears in the incoming City Council



Cranston's new mayor, Michael Napolitano is sworn in by Senator Sheldon Whitehouse.



Members of the School Committee are sworn in

Thank you to Al Weems of Al Weems Photography for the inaugural pictures.

Congratulations to All of the New Cranston Elected Officials



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