

Cranston Chamber News

A publication of the Cranston Chamber of Commerce



October 2007

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Visit our website:
www.cranstonchamber.com

Become an Employer of Choice, Strategies for Investing in Frontline Workers

The costs associated with the turnover of hourly wage and frontline employees such as medical assistants, food workers, and cashiers can be high. In the hospitality industry, turnover costs are between \$3,000 and \$13,000 per departed worker.

But companies don't have to be completely helpless against the revolving door of hourly wage earners. "With the right support, these workers are productive, stable and upwardly mobile and provide maximum benefit to employers," says Arthur Rothkopf, U.S. Chamber Senior Vice President and head of the Chamber's Education and workforce initiative.

Here are some no-cost Strategies for retaining hourly wage and frontline employees:

- Create a culture where employees and staff share responsibility for how the work is completed. Give employees input to management decisions

New Member Benefit!
Announce Your Company and Community Events on our Community Calendar,
Visit www.CranstonChamber.com!

such as work schedules or customer service protocols. Provide opportunities for learning and personal enrichment by connecting employees with One Stop Career Centers.

- Introduce flexible work options including starting and ending times.
- Connect employees with work support programs such as child care assistance programs.

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U.S. Chamber Investigates Immigration Laws

Businesses are increasingly becoming the target of state and local laws designed to crack down on undocumented workers. However, the National Chamber (NCLC) the public policy law firm of the U.S. Chamber is challenging the Constitutionality of such laws based on the premise that they interfere with federal law and violate employers' due process rights.

NCLC recently joined a coalition of Arizona associations challenging the legality of that state's immigration law. Under that law, companies deemed to have hired undocumented workers could have their business licenses revoked without the opportunity for a hearing. In addition, the state requires mandatory compliance with a pilot employment verification system, which is voluntary under federal law.

In July, NCLC was successful in striking down in federal court a similar immigration ordinance adopted by the city of Hazelton, Pennsylvania, on the basis of due process rights and federal preemption.

"The Pennsylvania federal court correctly noted in its opinion that immigration is a national issue," says NCLC Executive Vice President Robin Conrad. "The Arizona federal court should do the same and stop the state from undermining well-established federal law regulating employment of immigrants in the United States."

Colorado and Oklahoma have also enacted immigration laws targeting employers. Colorado law prohibits state agencies from contracting with employers who knowingly hire unauthorized workers and require employers to keep employment verification records. Oklahoma requires employer verification and gives fired employees the right to sue their former employers for hiring unauthorized workers. State lawmakers in 41 states have passed a total of 170 immigration bills this year, up from 84 in 2006. One seventh of those laws contain provisions relating to employment.

For more information please visit the US Chamber's Website at www.uschamber.com/nclc/default.

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A Letter From The President

As the season changes and the leaves change from their rich summer greens to the splendorous colors of fall, a renewed sense of direction for fills the office of the Cranston Chamber of Commerce. As you may or may not know our fiscal year ends in September and I am proud to say we have had a year filled with many successes. Our list of accomplishments includes (put list here).

The goals put forth for our "new year" is to increase our membership, as to have a greater impact at City Hall as well as the State House. I was fortunate enough to be able to attend the RI Business Day hosted by Senator Jack Reed in Washington, DC on September 5, 2007.

This was the first time I was able to attend this event and I was thrilled to be able to share this experience with many of our members including Bob Ferland of Axion Business Technologies, Lori Adamo of Code Red Business Continuity Services, Ardena Fleming of the SBA, Bob Murray of AAA of Southern New England, Bank Rhode Island, RI Economic Development Corporation, Pawtucket Credit Union, Score, The Washington Trust Company, as well as 13 other Chambers Executives.



Susan Pagnozzi
President

We all had the pleasure of hearing from Senator Jack Reed, Senator Chuck Hagel, The Honorable Ben S. Bernanke – Chairman Board of Governors of the Federal Reserve System, The Honorable Henry Paulson – Secretary of the Treasury, Al Hunt – Executive Editor – Bloomberg News – Washington, Jennifer Duffy – the Cook Political Report – Editor and Political Analyst, US Senator Jeff Bingaman – Chairman, Senate Committee on Energy and Natural Resources, US Senator Kent Conrad – Chairman - Senate Committee on Budget, Lieutenant General Brent Scowcroft (ret.) – Former National Security Advisor – President of the Scowcroft Group, US Senator Sheldon Whitehouse, US Representative Patrick Kennedy, US Senator Trent Lott – Minority Whip, Chris Jennings – President of Jennings Policy Strategies (JPS), Inc., US Representative James Langevin.

This forum allowed for all participants to ask candid questions of the speakers

The day provided an abundance of information. Some of the strongest points that came across to me were the need for government to reform itself. Bring back the art of negotiation between parties; if they are able to achieve bringing this art form back into the "board" room, everyone will win.

Another area of concern that was brought to the forefront was the merger of CareNet RI and Lifespan, this merger will bring many changes to our hospitals, and we need to be sure that we keep an eye on these changes to be sure that they are beneficial to all parties. Discussions were brought up about the sagging housing market and the effect that it has on our economy. It seemed that although the speakers who identified that there were issues, not many seemed to be concerned about the long term effects.

It was brought up that many of the banking industries are working with home owners to correct some of the programs that helped people get into homes but were not feasible to keep them in the homes. This forum allowed for all participants to ask candid questions of the speakers, if you would be interested in attending this forum next year please contact our offices reserve your spot as our space is limited.

NEW BENEFITS!!!

Check out our web site's newest benefit – the community calendar of events. This is a FREE service to our members!!!! For non-members there will be a charge. This new benefit will allow you to post your events on our web site and on the Google search engine! We have upgraded our membership listing to allow members the opportunity to have two industry codes so if you are a restaurant and caterer we can classify you as both! Also listed on our website are our representatives and their e-mails. Let your voice be heard on Capital Hill through these easy links. Also, let us know some topics you would like to see on our blog, this is a great way for us to know and communicate some of your issues and concerns to the powers that be.

Keep an eye on this website as we are working on adding a polling program.

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Cranston Chamber News

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Cranston Chamber of Commerce
48A Rolfe Square, Cranston RI 02910
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Mayor Napolitano's Letter

Fall Greetings:

As the season changes from summer to fall, we continue to adhere to our mission of strengthening Cranston's economic growth. As Mayor, my vision is to create a Premier City through the cooperation of business, government, education, and community involvement.

Economic development drives the City of Cranston's growth as a hub for local and regional businesses. Many diverse companies have chosen Cranston as their headquarters, such as Taco, Pepsi, Swarovski, and Tasca. Our city has made a dedicated decision to create and encourage a business friendly atmosphere through its



Michael Napolitano
Mayor

staff, services, and over all approach to promote and retain businesses. In doing so, we have developed a close partnership with the Cranston Chamber of Commerce, Director Sue Pagnozzi, this organization plays a key role in helping to develop and retain businesses with in our community.

All Cranston businesses are valued partners in our community. I would like to encourage your active participation in the Cranston

Chamber of Commerce.

Sincerely,
Michael T. Napolitano
Mayor
City of Cranston

DOMESTIC VIOLENCE COSTS EMPLOYERS

- Lost productivity=\$727.8 million nationwide, annually
(Centers for Disease Control)
- \$4.1 billion annually in health care costs
(US Dept. of Health and Human Services)
- Security costs: ranked a "high security problem" by 94% of corporate security directors in a national survey
(National Safe Workplace Institute)
- Employers have been held liable for employee safety.

Protect your employees and your business.

Learn more about domestic violence in the workplace.

Attend a seminar offered by
The Elizabeth Buffum Chace Center
Friday, October 26, 10:00-12:00
Gibbs College

Registration: \$50

Includes awareness materials for use in your business.

A portion of the proceeds will support counseling services for women and children who have experienced abuse.

Advance registration required. Contact Judy at 738-9700, ext. 16



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Mayor Napolitano Announces Senior Repair Grant Program

There are \$3,000 grants available through the Community Development Block Grant to be used for small repairs to senior's property/disabled homeowners with a maximum of \$3,000 per structure.

Grants will be handled in the same manner as the Closing Cost Assistance (CCA) or Down Payment Assistance (DPA) programs, with a lien forgiven if the client remains owner/occupier of the property for 5 years following the repair project. Any changes in ownership or occupancy prior to the 5 year period will cause the grant to be repaid in full. The grant is secured with a lien on the Deed which will be released at the end of the 5 year period.

No job over \$3000 accepted

Any project exceeding the \$3,000 max will be moved into the 2% HRP (Housing Rehabilitation Program) if the resident wishes the work to be done. No job that is likely to exceed the \$3,000 max will be accepted for the "grant" program.

Grants are limited to owner occupied, income eligible seniors (over 62) and disabled resident homeowners. For more information on the Senior Repair Grant Program please call the Community Development Department at 401-461-1000 extension 7226.

Kent Hospital Receives American Heart Association's Get With The Guidelines Silver Performance Achievement Award

Kent Hospital has received the Get With The GuidelinesSM-Heart Failure (GWTG-HF) Silver Performance Achievement Award from the American Heart Association. The recognition signifies that Kent has reached an aggressive goal of treating heart failure patients with 85 percent compliance for one year to core standard levels of care as outlined by the American Heart Association/American College of Cardiology secondary prevention guidelines for heart failure patients.

Get With The Guidelines is a quality improvement initiative that provides hospital staff with tools that follow proven evidence-based guidelines and procedures in caring for heart failure patients to prevent future hospitalizations.

According to GWTG-HF treatment guidelines, heart failure patients are started on aggressive risk-reduction therapies such as cholesterol-lowering drugs, beta-blockers, ACE inhibitors, aspirin, diuretics and anticoagulants in the hospital. They also receive alcohol/drug use and thyroid management counseling as well as referrals for cardiac rehabilitation before being discharged.

"The full implementation of national heart failure guideline recommended care is a critical step in preventing recurrent hospitalizations and prolonging the lives of heart failure patients," said Gregg C Fonarow, M.D., National Chairman of the GWTG Steering Committee and director of Ahmanson-UCLA Cardiomyopathy Center.

"The goal of the American Heart Association's Get With The Guidelines program is to help hospitals like Kent implement appropriate evidence-based care and protocols that will reduce disability and the number of deaths in these patients."

According to the American Heart Association, about 5.2 million people suffer from heart failure. Statistics also show each year more than 57,000 people will die of heart failure.

"Kent Hospital is dedicated to making our care for heart failure patients among the best in the country. We will continue in our efforts and build off the success of this award by continued implementation of the American Heart Association's Get With

The AHA program serves as a guideline for Kent staff as they develop and implement acute and secondary prevention guideline processes.

The Guidelines-Heart Failure program that allowed us to accomplish this goal," said Senior Vice President for Medical Affairs Dr. John Audett. "It is another indication of the major commitment to quality and superior patient outcomes that are present in our hospital and practiced each day by our physicians and staff."

Audett said that the hospital is continuing to advance the scope and quality of cardiac care with a certificate of need application to the RI Department of Health to allow the hospital to offer emergency coronary angioplasty for the treatment of acute heart attacks. "We will make our presentation to the Department on September 25," he said, "and hope to be able to begin offering this life-saving standard of care by January of 2008."

The AHA program serves as a guideline for Kent staff as they develop and implement acute and secondary prevention guideline processes.

The program includes quality-improvement measures such as care maps, discharge protocols, standing orders and measurement tools. "This quick and efficient use of guideline tools will help Kent to improve the quality of care we provide to heart failure patients, to save lives and ultimately, reduce healthcare costs by lowering the recurrence of heart attacks," said Dr. Audett.

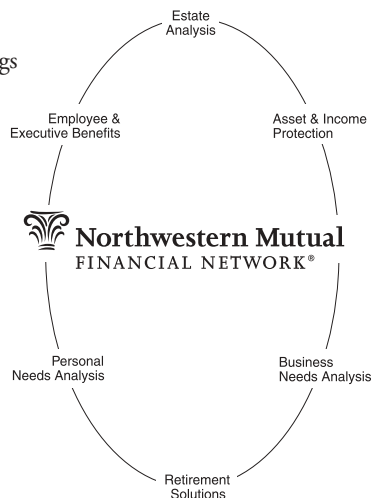
The GWTG-Heart Failure module, developed with support from an unrestricted educational grant from GlaxoSmithKline, is being implemented in hospitals around the country.

For more information on cardiac care programs and services at Kent, log onto the hospital website at www.kenthospital.org

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Dr. Diana Hackney Honored by YWCA

Dr. Diana Hackney, President and CEO of the Make-A-Wish® Foundation of Rhode Island, was honored as a Woman of Achievement at a special awards luncheon, September 20th, at Kirkbrae Country Club in Lincoln. Dr. Hackney was selected for her efforts to help improve & enrich the lives of Rhode Island children diagnosed with a life-threatening medical condition.

The Women of Achievement Awards are recognized nationally as one of the most prestigious awards for women. It recognizes the best in the accomplishments of women across industry, culture, and public service in local communities. This year, the honor was given to Rhode Island women who improve the lives of children of all ages and the YWCA Northern Rhode Island awarded thirteen women for their exceptional skills in working on behalf of children and youth.

Known for her passion, entrepreneurial spirit, vision and energy, Dr. Hackney has extensive educational and managerial experience. She served as vice chancellor of student affairs at the University of Massachusetts – Dartmouth; vice provost of student life at Drexel University; vice president of student affairs at the University of Charlestown and assistant dean of students at Shenandoah University. Dr. Hackney's educational background includes a bachelor and master degree from James Madison University and a Doctorate in Education from the University of Pennsylvania.



Dr. Diana Hackney at the Make A Wish Car

Dr. Hackney has served as President & CEO of the Make-A-Wish® Rhode Island for five years, dramatically increasing revenue and fundraising programs. As a result of her efforts and determination, the Foundation continues to provide hope, strength and joy to some very special children. "Dr. Hackney is the essence of a compassionate woman," says Raena L. Avalon, Assistant Executive Director. "Her accomplishments are inspiring and she is making a difference in the world."

Visit www.womenofachievementri.org to learn more about this award.



Whole Foods Market Opens Doors in Rhode Island *Fresh Fruits and Vegetables, Seafood and Meats Available*

Whole Foods Market® (NASDAQ: WFMD), the world's leading natural and organic foods supermarket and America's first national certified organic grocer, will open its third store in Rhode Island in late October.

The new store is located at 151 Sockanosset Cross Road in Garden City Center.

The new 44,000 square foot store will have many unique venues not found at an average supermarket, including a gelato bar and a handmade pasta station. Whole Foods Market's store-based buying program and commitment to local vendors and farmers allows each store to bring in the best and most unique products from the community and the region; combined with products sourced from around the world. Whole Foods Market offers a dynamic and complete shopping experience.

*Natural and Organic
Supermarket Hopes to
Dazzle Shoppers with
Restaurant-Quality
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Preparing Young People for the Workforce

“Lifespan Merger and Jobs,” an editorial in the Aug. 28th edition of The Providence Journal, underscores the need for programs that teach both technical and work readiness skills to low-income, urban youth.

“It would be wonderful if there were a training program to groom these potential young talents, not for a particular job, but for a life of work,” it read.

The three workforce investment boards in Rhode Island-

The Governor’s Workforce Board, Workforce Solutions of Providence/Cranston and the Workforce Partnership of Greater Rhode Island-have agreed with this idea for some time. In fact, in late 2006, the three boards collectively unveiled the RI Youth Workforce System, a key resource in addressing the problem of youth career education. This system articulates a framework for assessing academic and work-readiness skills for Rhode Islanders ages 14 to 24 and

for connecting youth with the necessary education, skills training, work experience and follow-up services to prepare them for the world of work.

This past summer, the Youth Workforce System moved from theory to practice when the boards, pooling local and federal resources, invested \$4.3 million in 34 youth programs designed to address multiple aspects of career education. Components of these programs included career exploration, summer internships, job shadowing and summer employment; often times, the programs were embedded in a workplace or educational setting, such as Women & Infants Hospital or the International Yacht Restoration School.

Collaborative and strategic funding, combined with the infusion of \$2 million from the Governor’s Workforce Board, allowed the workforce investment boards to expand their range of services dramatically, from 850 youth in 2006 to 2600 youth in 2007-an increase of more than 300 percent. And, while the Youth Workforce System allows for the career education needs of all RI youth, it also leverages Workforce Investment Act funding to provide more intensive academic and training services for youth with a demonstrated need.

By showing students first-hand how their learning in school can be applied to the workplace, the Youth Workforce System in the short-term may minimize the number of youth engaged in neither school nor education; in the long term, this system has the power to raise the achievement and work-readiness levels of the next generation of Rhode Island workers.

Lastly, we would like to commend Lifespan for its leadership in the area of Youth Workforce Development. The youth career exploration program wished for in the Journal editorial has, in fact, existed for 30 years, and has become a model for like-minded programs throughout the state.

Sincerely,
Joseph J. MarcAurele
Chairman, Governor’s Workforce Board Rhode Island



Creative Financing Options to Start or Grow Your Business

Monday, October 22, 2007
8:15 a.m.

Culinary Museum and Archives
Johnson & Wales University
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Presented by



- Learn about the loan programs available from the Small Business Administration
- Discover the process for securing traditional financing
- What is “Boot Strapping” and how to make it work for you
- Find out what angel investors look for when working with a small business

Advance registration fee: \$25.00 for entrepreneurs and business owners, \$35.00 for all others, students \$10.00. For registration at the door, add \$5.00. Complete the registration form and mail it with payment to SCORE, 380 Westminster Street, Providence, RI 02903.

I will attend the Creative Financing Options to Start and Grow Your Business Workshop. Payment is enclosed.

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Company _____

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City to reduce interest rates to help residents save energy

Mayor Michael T. Napolitano has ordered The Housing Rehabilitation Program to reduce the interest rate from 4% to 2% to allow qualified homeowners to “winterize” before the cold weather hits. The 2% rate will be effective as of August 29, 2007. The Housing Rehabilitation Program is offered through Cranston’s Community Development Department. The winterizing program is an income eligible program.

Mayor Napolitano, “This years Farmer’s Almanac is predicting a colder than average winter therefore it is important for residents of Cranston to utilize the Housing Rehabilitation Program. The program offers eligible residents assistance in winterizing windows, doors, roofs, and energy efficient furnaces.”

For more information please call the Community Development Office at 461-1000 extension 7226.

Meet the Chamber's Newest Members

Coffee New RI

Mr. Owen Gilman
PO Box 493
Phone: (401) 243-7551

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Heartland Payment Systems is a direct processor of all credit and debit cards. We work with all types of businesses from restaurant and retail to ecommerce. We have local representation by a relationship manager and a service technician as well as a toll free customer service number that is answered by a live person 24/7/365.

Heartland is the endorsed processor for the Rhode Island Hospitality Association. This was due to the way in which we conduct business. We disclose 100% of all cost and fees associated with accepting credit and debit cards. We do not lease terminals; we sell them at a very low cost and divide the payment over 6 months. There is no hidden cost or surcharges on mid and non-qualified transactions.

Bob Carr, the CEO of Heartland Payment Systems founded the merchant bill of rights. This is a Website dedicated to educating all merchants on industry news. www.merchantbillofrights.com

We are dedicated to providing long-term service to our customers. There is no middleman when you work with Heartland; this results in a significant savings to all of our merchants. We offer the same price structure to all merchants, previously only available to the large chains like Wall Mart and

Home Depot.

Annie's Escapes, Inc

Ann Petronio
(401) 270-4834

Annie's Escapes, Inc. offers relaxed, customized, stress-free travel planning. It's a traditional travel agency with a twist. They sell cruises, tours, land-based packages and more. But they do it with a personal touch, and a level of customer service that you'll find refreshing.

Owner Ann Petronio will sit down and talk with you about your perfect "escape" — over the phone, by e-mail, or over a cup of coffee somewhere — and then she'll make it happen. On your schedule, at your convenience, and without your having to lift a finger! Best of all, it won't cost you any more than it would to spend hours researching the trip on the internet...and you'll be assured that you're getting a vacation that both fulfills your dreams and fits your budget.

A Brown University graduate and long-time Cranston resident, Ann has more than fifteen years of experience in marketing, promotions and event planning for local companies such as The Providence Journal and Rhode Island Monthly. In January of 2006, she decided to focus those talents on the travel industry and to launch her own business — Annie's Escapes Custom Travel Planning — creating unique get-aways for individuals, families, and groups of all sizes.

Ann has been licensed as a travel agent by the state of Rhode Island, she worked in a local storefront travel agency prior to opening her own business, and she is a member of both CLIA (The Cruise Line International Association) and NACTA (National Association of Commissioned Travel Agents.) Annie's Escapes, Inc. is affiliated with Travel Planners International, a full-service agency in business (in Florida) since 1988.

Her main areas of expertise are warm weather destinations, including cruises, family vacations, sportfishing trips, and the islands. With her background in event planning, she is uniquely qualified to handle the special travel needs of affinity groups (church groups, garden clubs, book clubs, company retreats, etc.) and nonprofit fundraisers.

For more information, contact Ann at

(401) 270-4834, or via e-mail at annp@AnniesEscapes.com — and start planning your escape!

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1 Rolfe Square
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(401) 781-4010

Gaulin Insurance Agency, representing Nationwide Insurance Company, has been serving this community for the past twenty four years. We are a full service agency, and offer competitive rates for automobile, home, business and life insurance.

Stephen Gaulin started this business back in 1983 working in a small second floor office on Rolfe Street.

Since then the agency has grown into one of the larger and more active Nationwide agencies in Rhode Island. We pride ourselves on exceptional customer service and care; many of our new clients are referred to us by well satisfied existing customers.

We now have several qualified producers in the agency. Christopher Gaulin concentrates on personal automobile and homeowners policies. Richard Colasanti specializes in all types of life insurance and investments; from term life to permanent policies, to fixed and variable annuities, to IRAs.

Stephen Gaulin now works mostly with business and commercial clients. Nationwide's target markets include many types of artisan contractors, cleaning services, restaurants and caterers, condominium associations, and most types of retail businesses. Marcos Olivo is our liaison to the Hispanic community, concentrating on personal auto and home as well as small businesses.

With automobile insurance, we can accommodate those with the most pristine of driving records, as well as those more 'challenged'. We can provide on the spot SR22 filings when those are needed. Our homeowners policies can be tailored from the modest to the highest value homes, with additional coverage available for jewelry, furs, musical instruments and other valuable personal items.

Christopher, Richard, Marcos and Stephen are ready and pleased to help with any and all of your insurance needs. Give us a call and see if we can help YOU!

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CRANSTON CHAMBER OF COMMERCE CALENDAR of Chamber Events

RSVP for all events at 401-735-3780

October 17, 2007

Business After Hours

The Pool Source
40 Freeway Drive, Cranston, RI

5:00 pm - 1:00 pm

Date to be posted on our website at www.cranstonchamber.com. Contact the Cranston Chamber of Commerce at 401-785-3780 for registration or more information

November 5, 2007

We Mean Business Expo

Kirkbrae Country Club
Lincoln, RI

12:00 pm - 7:00 pm

We Mean Business is a joint venture of the Secretary of State's First Stop Business Information Center and Every Company Counts, an initiative of the RI Economic Development Corporation. The mission of We Mean Business is to connect RI business owners with local, state and federal regulators as well as to non-profit resources that impact business.

This event presents a unique opportunity for the entrepreneur to discuss issues that impact their business and/or acquire information that they will need to start, grow or improve their business experience in RI.

November, 2007

Business After Hours

Artist' Exchange
50 Rolfe Square, Cranston, RI

5:00 pm - 7:00 pm

Date to be posted on our website at www.cranstonchamber.com. Contact the Cranston Chamber of Commerce at 401-785-3780 for registration or more information.

December, 2007

Business After Hours

City of Cranston
50 Rolfe Square, Cranston, RI

5:00 pm - 7:00 pm

Date and location to be announced.

January, 2008

Business After Hours

DJ's Deli
Rolfe Square, Cranston, RI

5:00 pm - 7:00 pm

Date to be posted on our website at www.cranstonchamber.com. Contact the Cranston Chamber of Commerce at 401-785-3780 for registration or more information.

2007 Cranston Special Thanks to Alpine C



Cranston Chamber Golf Outing

Country Club for Hosting This Event & All Who Played!



*More Photos On Page 16
Along With Our Sponsors*

And the Winners Are...

- 65: Ralph Medici, Jeff Moore, Vinny Narcisi and Tom Narcisi
- 65: John Quinlan, Joe Dias, Richard Hartman, David Soccio
- 69: Bruce Vittner, Roy Wagner, Howard Indell, Steve Lamothe
- 69: Don Diblasi, Tom Quinlan, Joe Hindle, Len Accardo
- 69: Jeff Cascione, Mike Tartaglia, Nick Rodrigues, Melodi Caruso

Closest to the Pin #9 (women) – **Melodi Caruso** 20'

Closest to the Pin #9 (men) - **Bob Rocchio** 10' 2"

Straightest Drive Hole #5 (men) – **Mike Raspallo**

Straightest Drive Hole #5 (women) – **Kim McGuinness**



Senator Jack Reed Hosts a Business Day in Washington DC



Chamber Execs and Local Business Owners Attend Senator Jack Reed's Small Business Day.



Letter from the President

Continued from Page 2

This will allow us to ask tough questions and provide you with up to the minute statistics!!

The new board has been selected and will officially be appointed at our annual dinner which will be held later this month and announced in next months issue of the Chamber News (check out our website at www.cranstonchamber.com for details on this event and/or make reservations).

We are always looking for interested parties to participate in our committees and ultimately on our board of directors, if you are interested in learning more about different positions available in all areas of the chamber please contact our offices at 401-785-3780.

Remember we are only as strong as

We are always looking for interested parties to participate in our committees

our membership! We are here to be your mouth piece. It is the opinions and concerns of the members that we are fighting for! Don't have your views be overlooked when we step before our City Council or our State Representatives - join the Cranston Chamber today and have your voice be heard!

The Subprime Mortgage Crisis

By **Thomas J. Donohue**,
President and CEO,
U.S. Chamber of Commerce

The subprime mortgage crisis caused a temporary paralysis in the credit markets and led some to speculate that the economy would soon slide into recession. How did this crisis evolve, how serious is it, and what does it tell us about the state of our capital markets?

At the heart of this problem are lenders who made bad loans to borrowers. They made money by originating subprime loans and securitizing them into debt instruments that passed the risk on to someone else. The

instruments were highly rated by the rating agencies, and were then gobbled up by investors attracted by their high yields.

Then something unfortunate happened. Home prices started to fall. Subprime borrowers—particularly those with adjustable rate loans—could no longer meet payments. The result is about \$1 trillion of commercial paper that can't be properly priced and no one knows who holds.

Yet it's important to keep in mind that the estimated \$1.3 trillion in subprime loans represents a small portion of the \$10 trillion in total outstanding mortgages. It represents an even smaller share of a securities market that is worth \$100 trillion. Furthermore, only half of the subprime loans have

adjustable rates.

While the alarmists are getting plenty of ink in the press these days, at the Chamber, we don't see the subprime crisis spreading to other parts of the mortgage market or the broader economy. Growth will slow for awhile, but the chance of a recession remains small. With some action from the Fed, the market is already righting itself.

The reaction to this situation from our politicians, regulators, and fellow citizens tells us a lot about how they view capital markets. It underscores a growing desire by many to try to eliminate all risk from investment.

While no one wants to see someone lose their home or investments, we need to

understand that the market goes up, the market goes down. Some people make a little money or a lot of money. Some people lose money. That's the way it is supposed to work.

Of course, there should be strong protections against fraud and manipulation in the markets. Reasonable regulations have an important role to play. Transparency is essential throughout the entire capital formation process. But not every investment loss, market downturn, or bubble should result in legislation, regulation, or litigation.

If the goal is to eliminate all risk, then our markets will no longer be the engine that drives a growing economy and rising standards of living.



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BEN and how to increase
your leads, contact the
Cranston Chamber office
at 401-785-3780

RI Community Food Bank's Summer Food Drive Collects Over 150,000

Facing a severe shortage of food entering the summer months, the Rhode Island Community Food Bank called on private businesses, groups and individuals to coordinate food collections to help the hungry of our state. The results are in, and, Rhode Islanders continue to make a difference and help when they see a need – collecting over 150,000 pounds of food.

On July 10th, the Food Bank kicked off the Summer Food Drive with the help of Governor Carcieri, stressing that the need for food assistance routinely increases throughout the summer. “When children are out of school and not able to participate in the federal school breakfast and lunch programs, it places additional strain on the food budgets of those working families struggling to get by,” states Andrew Schiff, Executive Director of the Rhode Island Community Food Bank. “The generosity of the Rhode Island community made an enormous impact for thousands

*On July 10th, the
Food Bank kicked
off the Summer
Food Drive.*

of families this summer.”

Businesses, civic groups, state office employees, religious organizations and various individuals all joined together to help collect food for the hungry in our state. Among the participants were the Governor's Office, Fidelity Investments, Rhode Island Chambers of Commerce, Shaw's, BankRI, Hasbro, Ocean State Job Lot, Weight Watchers, Textron, RI Department of Elderly Affairs, Miriam Hospital and many others.

In addition to the many spontaneous food drives held throughout the state, the Food Bank also received financial contributions

from people motivated to help their hungry neighbors in any way they could. With the Food Bank's ability to leverage donated funds for food purchasing, each dollar donated helped to provide enough food for three healthy meals.

Although the Summer Food Drive has come to an end, the Food Bank is in need of donations throughout the year. Most needed items include meats, stews, tuna, canned fruits & vegetables, beans (dry and canned), peanut butter, pasta & sauce, rice and nutritious breakfast cereals.

The Food Bank is located at 200 Niantic Avenue in Providence and is open Monday through Friday from 8:00am to 5:00pm to accept donations.

For those who are unable to visit the Food Bank to make a donation, they are encouraged to visit the Food Bank's website: www.rifoodbank.org and make a secure, online donation by clicking on the “Donate Now” button at the top.

Strategies for Investing in Frontline Workers

Continued from Page 1

- Establish partnerships with community-based organizations that offer support services such as family and marriage counseling.
- Become an advocate for employees by serving on local Workforce Investment Boards or by joining your local Chamber of Commerce
- Educate employees on the Federal Earned Income Tax Credit, a refundable Tax Credit for working people who earn low to moderate incomes.

Visit www.uschamber.gov/goto/frontline for more strategies.

This could be YOUR AD!!

*This space on a first come,
first served basis.*

**Call 401-487-4006
to reserve this spot!**

New Director of Public Works Announced

City Council unanimously voted to approve the appointment of Anthony M. Sylvia to fill the position of Director of Public Works.

Anthony Sylvia is a graduate of Roger Williams University. Sylvia brings with him over 15 years experience in engineering. Most recently he served as a Senior Project Manager, specializing in Land Development and Design at Joe Casali Engineering, Inc. Sylvia was also employed by DEM for nine years, as a Senior Sanitary Engineer/Water Resources. Sylvia also worked as Newport's Deputy Director of Utilities, and later served as West Warwick's Town Engineer.

One of Sylvia's first orders of business was to assist DEM with the clean up along the Stillhouse Cove shoreline, in Edgewood. Stillhouse Cove has long suffered from excessive seaweed build up along the shore line which leads to objectionable odors. The clean up will occur twice a year.

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RECIPE CORNER

Pumpkin, Pumpkin, and More Pumpkin

As October approaches, we see pumpkins in the grocery stores, on porches, in windows, and schools. They are everywhere. A true sign that fall has arrived. Listen next for the kids to ask to carve these New England gourds. Adults all have fond memories of cutting into their creation and scooping out the slippery seeds in anticipation to see their work displayed and all aglow. But, then what? Wait a week or so and we tend to discard what could be a most delicious treat.

To maximize your gourd's full potential, here are some alternatives to carving your pumpkin and having to forfeit it as a result. Ask the kids to paint faces, cut eyes, noses, and mouths out of colored contact paper, or decorate with stickers. Then you can surprise them with the following recipes all made from the former object de arte.

The following recipes are all healthy, easy to make and will surprise your family.

Pumpkin, Pumpkin, and More Pumpkin

Pumpkin Cheddar Soup

1 teaspoon extra-virgin olive oil

1/2 teaspoon salt

1 clove garlic, minced

1 cup chopped onion

3 cups low-sodium chicken broth

2 cups of peeled and chopped fresh pumpkin

1, 15.5 ounce can cannellini beans, rinsed and drained

1/2 teaspoon ground black pepper

1/4 teaspoon ground nutmeg

1 cup grated cheddar cheese

1) Heat oil in a large stock-pot over medium heat, add salt, garlic and onion and cook until onions soften.

2) Add chicken broth and pumpkin, raise heat to a boil, reduce heat to simmer and simmer until pumpkin is fork

tender (about 20 minutes). Add beans and pepper and heat through.

3) Remove from heat and puree in batches in a blender, food processor or use an immersion blender. Return to heat, add nutmeg and cheese and heat until cheese is melted and soup is smooth.

Makes 6 servings

Pumpkin Fettuccine

12 ounces regular or spinach fettuccine

2 teaspoons extra-virgin olive oil

1 clove garlic, minced

1/2 teaspoon salt

1 cup peeled, cubed, fresh pumpkin

8 ounces sliced button mushrooms

1 medium red-bell pepper, seeded, slices into thin strips

1/4 pound italian ham, or turkey ham, cut into 1" cubes

2 cups frozen baby peas

1 cup light or fat-free half and half

1/4 teaspoon ground black pepper

1/4 teaspoon ground nutmeg

3 ounces grated parmesan cheese

1 teaspoon grated lemon zest (optional)

2 teaspoons fresh chopped parsley

1) Cook pasta according to package directions to desired texture. Drain well.

2) Heat oil, garlic, salt over medium heat for 2 minutes. Add pumpkin and cook for 5 minutes, and add mushrooms, bell pepper, and ham and continue cooking for 5-7 minutes or until liquid from mushrooms evaporates. Add peas, half and half, black and black pepper and simmer for 1-2 minutes.

3) Add cheese, pasta, lemon zest to pan and toss to melt cheese. Serve sprinkled with parsley.

Makes 8-10 servings.

Pumpkin Blueberry Muffins

1 small fresh peeled, seeded, cubed pumpkin (save the seeds for toasting)

water

2 cups all-purpose flour

1/2 teaspoon salt

1 tablespoon baking powder

1/4-1/2 teaspoon cinnamon

2 large eggs, slightly beaten

1 cup milk or low-fat plain yogurt

1 cup granulated sugar

2 teaspoons vanilla extract

1 cup frozen blueberries (or use 1 cup dried blueberries)

Pre-heat oven to 425 degrees

1) Place cubed pumpkin in a microwave safe bowl, cover with water and microwave on high for 4 minutes. Stir and repeat until pumpkin is soft. Drain and mash with a fork, use 1 cup of this for this recipe and reserve the remaining pumpkin for soups or additional batches.

2) In a large mixing bowl whisk together flour, salt, baking powder, and cinnamon.

3) In a separate bowl, beat eggs, milk, sugar, vanilla and 1 cup mashed pumpkin. Fold flour mixture into wet ingredients and then carefully stir in blueberries.

4) Fill 12 muffin cups 3/4 full and bake for 15-18 minutes or until a toothpick inserted in the center comes out almost clean.

Makes 12 servings.

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!



Cranston Chamber of Commerce News

DEADLINE NOTICE

The following are deadlines for advertising, news and columns for upcoming issues of *Cranston Chamber News*.

December, 2007 Issue

Deadline for submission
Tuesday, November 6

Books Beyond Looking for Volunteers

Books Beyond, a program of the Department of Corrections in Cranston, is looking for volunteers to assist incarcerated parents in reading books to their children on audio tapes and then mailing the books and recordings to their children. Inmates are invited to choose their own books, and the resulting tape is a wonderful bond between separated parents and children. There is a 6-to-8 hour training required for all new volunteers that is offered once a month on a Monday. Interested volunteers must have a background check. Contact Mary Lhowe at (401) 739-5565 or e-mail Lhowe@cox.net.

Day One- Sexual Assault & Trauma Resource Center is looking for volunteers to serve as advocates for victims of sexual assault, domestic violence and hate crimes. These volunteers provide support, information, referrals and safety planning to victims at hospitals and police departments

throughout Rhode Island. The next volunteer training session begins on Wednesday, September 19 and runs on several nights through September and October from 6:00-9:00 PM. Interested volunteers must complete an application, interview, reference checks, BCI background check and CANTS and Day One training. Volunteers will be on-call in their home communities after completing the training in Providence. Contact Susan Black Hughes at (401) 421-4100, ext. 146 or e-mail SHughes@dayoneri.org.

Notable Works Publication and Distribution Co., in partnership with Habitat for Humanity South County, is looking for volunteers for an upcoming project, a compilation CD called "Working Together for One Dream." The CD, which will include poetry and music from local artists, will address the issue of homelessness and the difficulty of finding affordable housing in the state, and the proceeds will equally benefit Notable Works and Habitat for Humanity

South County. The project will also include a performance in fall 2008 featuring pieces from the CD. Volunteers from all over Rhode Island are needed now to build the database, post flyers, help with mailings and phone calls seeking donors and sponsors, and help with the actual concert. Contact Noreen Inglesi at (401) 946-5357 or e-mail noreen-inglesi@cox.net.

Beacon Hospice is looking for experienced scrapbookers from all over Rhode Island to volunteer for a new program for patients with Alzheimer's or dementia. Volunteers will put together "Memory Boards" for patients' family members to keep after the patients have passed away. These volunteers with scrapbooking experience will make these boards using materials provided by the hospice, and the work can be done on location or from home. Contact Robin Barlow at (401) 438-0008 or e-mail rbarlow@beaconhospice.com.

Cranston Travel Agent Earns Top Rank In Princess Cruises Academy

A local Cranston travel agent has achieved prestigious Commodore status in Princess Cruises' Academy training program, certifying her as an expert cruise professional. As a Commodore, Ann Petronio of Annie's Escapes, Inc. joins an exclusive group of travel agents who are now recognized by Princess at the Academy's highest level for their unique qualifications and knowledge as a cruise planning professional. Petronio earned this distinction after completing the 25 courses necessary to graduate from the program.

"We at Princess are very proud of Ann's dedication, as she put in extra effort to offer clients exceptional knowledge regarding our cruise vacation product as well as our worldwide destinations," said Jan Swartz, Senior Vice President of Customer Service and Sales at Princess. "Travel agents who reach this top level in our Academy program have completed hours of course work to become a cruising expert, which will prove invaluable to providing clients with a great vacation."

Princess Academy is the cruise industry's most comprehensive online training program available to travel agents in the U.S. and Canada. Agents who complete the extensive coursework become experts on a wide range of topics, offering travelers full knowledge of important details about a Princess vacation such as the

different passenger amenities on the line's 17 ships, the company's worldwide destinations and the many special programs available onboard.

"I'm excited to be a Princess Commodore and to expand my expertise about cruising. The knowledge I've gained makes me an even more valuable resource for my clients, and enables me to recommend the very best vacation which matches all of their needs," said Petronio.

To become a Commodore, travel agents must fulfill 25 required and elective classes, representing approximately 15-20 hours of total course work covering worldwide destinations, onboard programs, and customer service skills. As they complete courses, agents receive their "stripes" through four levels: First Officer, Staff Captain, Captain and finally Commodore. Agents can continue to take elective courses to expand their knowledge and keep their Commodore status current.

Annie's Escapes, located in Cranston, Rhode Island, is an affiliate of Florida-based Travel Planners International. They specialize in custom vacation planning for busy couples and families.

For further information contact: Ann Petronio, Annie's Escapes, Inc. (401) 270-4834. Email annp@AnniesEscapes.com

Washington Trust Announces Oaklawn Branch Manager



Harrison F. Hazard

Harrison F. Hazard, of Wakefield, R.I., has been promoted to vice president, branch manager of the Oaklawn Branch at 1203 Oaklawn Avenue, Cranston. He will be responsible for the daily operations of the branch and growing the branch's deposit base and loan portfolios. Hazard has more than 25 years of banking experience including retail branch management and commercial lending. He holds an A.S. in Business from Johnson & Wales University.

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Mike Saccoccio - Coldwell Banker

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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
401-943-6111

A Peace of Mind Home Care

50A Maple Street
Warwick, RI 02888 (401) 432-7999
Free, in-home assessment and safety evaluation

Rhode One Technology Solutions

Rick Norberg
401-312-4545
10% Discount on consulting services!

Rolfe Street Station Restaurant

Free Cup of Coffee w/breakfast
Free can of soda w/lunch (4.95 & up)
Phone: (401)781-0980

Sage Business Solutions:

401-223-1335
Bringing practical solutions to your business. Free first consultation.

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 Yearon vehicle purchase
401-946-9594 - Ask for Steve

SuperCoups

\$100 off first mailing
401-732-2425

RI Counseling and Hypnotherapy Center

(401)751-8600

Temporarily Yours, Inc.

Professional Administrative Staffing & Event Planning
Phone: 401-739-8460
\$100.00 off of a Direct Hire (Restrictions may apply) \$850.00 for 8 hours of Maitre'D Services for the Day

theCurrier, words & events

10% off writing, editing and event coordination contract 401-467-1896

2 Paws Up

\$10.00 off our newest de-shedding program, The Furminator - Guarantees to substantially reduce shedding.
401-941-PAWS

Urban Ventures:

223-1061
We provide a board of advisors to help you grow your business. Free business assessment.

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
Call 401-885-2342 for details

Winkleman Travel

75% off passport photos: \$3 per pair (regularly \$12)
401-943-7700

WPRI Channel 12

Contact Chamber office for Representative Information
401-785-3780

Y2 Marketing

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

Cranston Chamber Golf Outing



Special Thank You To:

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Alpine Country Club
Auto Trader Publishing
Cox Business
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City of Cranston - Economic Development
Coastway Credit Union
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Cranston Fire - IAFF Local 1363
Cranston Print Works
Drew Oil Company
DSG Realty
Emerging Media
Freight America Express
Garden City Center
Health Services Administrators
Herold Glass
Imperial Room
Kent Hospital
Law Office David M. Baker - Divorce &
Family Law
Law office of Josh Sroka Real Estate
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Cranston
N.E. Laborers Labor Management
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Refi.com
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Saccoccio & Associates Architects
Salvadore Auctions & Appraisals
Sciaccia & Piccirilli Law Office
Sinel, Wilfand & Vinci CPA's Inc.
Sir Speedy Printing
SLN Advertising
Smith, Mack & Associates

Spurwink/RI
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District 41
Nick Matiello, State Representative
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Swisher Restroom Hygiene
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Top Line Systems
Torbot Group Inc.
Tracy L. Ciccone Performing Arts
Tri-Bro Tool Co.
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Barnsider's Mile & A Quarter
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Camelback
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Cox Business
Foxwoods
Golf-hers
Healthy Inspirations
Hemingways
Fienstien IMAX Theatre
Macaroni Grill
Mohegan Sun
Ocean State Golf
Outback Steakhouse
Pure Hockey
R.I. Credit Union
R.I. Indoor Sports
Ted's Montana Grill
Twin River
Walmart

**THANK YOU TO OUR
VOLUNTEERS:**

Leonard DiLeone - Business Clinics
Robert Lanni - Business Clinics
Linda Glew - Health Service
Administrators
Sue Crossley - Kent Hospital
Gail Degan - Auto Trader
Dawn Arpin – Spurwink/RI
Terri Croce - CCAP Senior Program
Placed with Cranston Chamber

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