

Cranston Chamber News

A publication of the Cranston Chamber of Commerce



September 2006

Volume 5, No. 8

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Can IT Reduce Health Care Costs?

U.S. Chamber Summit Addresses Health, Cost Benefits

In many ways, the U.S. health care system is the most advanced in the world, but the way it tracks and stores health care information leaves much to be desired. That was a consensus of business leaders and government officials who attended the Business and Health Information Technology Summit hosted by the National Chamber Foundation (NCF) and sponsored by the Business Software Alliance and Perot Systems Corporation.

Throughout the summit, speakers and panelists underscored the ability of health information technology (IT) to prevent errors, provide clinicians with better decision-making tools, save administrative costs, and reduce health care expenses.

"Small businesses and their employees urgently need relief from double-digit increases in health care costs, and health IT can help," said Suzanne Clark, executive vice president and chief operating officer of the U.S. Chamber.

In particular, health IT can improve internal administrative processes such as filing, coding, and copying.

By some estimates, these costs accounts for 31% of consumer health care dollars.

"Our current system is not designed to get the best possible outcomes for patients at the lowest possible costs," said Rep. Patrick J. Kennedy (D-RI), who spoke at

the summit. Along with Rep. Tim Murphy (R-PA), Kennedy introduced legislation this year that could help bring the health care industry to the Information Age.

A number of speakers including Kennedy; Maura Donahue, chair for the U.S. Chamber's board of directors; Dr. David Brailer, national coordinator for Health Information Technology, U.S.

Department of Health and Human Services; and Newt Gingrich, founder of the Center for Health Transformation, reiterated the fact that health IT could have prevented the loss of medical records for 1 million victims of Hurricane Katrina.

For more information on this subject please visit www.uschamber.com/november.

UPCOMING EVENTS

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11 Cranston Businesses Named "Best of Rhode Island"

The August issues of Rhode Island Monthly named 11 Greater Cranston businesses as winners in this year's Best of Rhode Island poll. Local winners included: Café Itri, Haruki, Salon Panache and Spain. The complete list of area winners is below.

This year's Best of Rhode Island issue features more than 300 winners selected by the readers and editors of Rhode Island Monthly. Many of these winners attended the Best of Rhode Island Party at the Providence Performing Arts Center, and party-goers were the first to get a sneak peak at this year's "Best of" issue that features the area's best restaurants, retailers, celebrities and more.

Nearly 1,000 guests attended the Best of Rhode Island Party, and had the opportunity to bid on unique silent auction packages and experiences donated by previous Best of Rhode Island winners. The event raised \$20,000 to benefit ArtReach, a joint community outreach program supported by the Rhode Island Monthly and PPAC that helps local teachers integrate the visual and performing arts in their classroom.

Thank you to Rhode Island Monthly for this article.

- THE WINNERS**
1. Café Itri Best Selection of wine (by the glass)
 2. Edgewood Yacht Club Best Way To Get wet
 3. George's Top Dogs 2006 Best idea for an omelet
 4. Haruki Best Salad, Best Sushi
 5. King's Garden Best Dim Sum
 6. Paul Mitchell (the school) Best Budget Facial
 7. Salon Panache Best Budget Threading
 8. Spain Restaurant Best Service in a Restaurant
 9. Toni & Guy Hairdressing Academy . . Best Budget Blowout
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ANTHONY V. RICCI, CPA

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Correction



Last month we identified the owners of empowerment incorrectly. They are Linda Harnois and Deb Crossley owners of Empowerment Fitness and developer of Buddy Personal Training.

DEADLINE NOTICE

The following is deadlines for advertising, news and columns for the upcoming issue of *Cranston Chamber News*.

Nov. 2006 Issue
Tuesday,
October 3, 2006

Cranston Chamber News

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

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Mayor Laffey's Letter

As I write this month's columns, we are in the midst of hurricane season on the East Coast. As I firmly believe that there is no excuse for being unprepared when resources are available, my administration earlier this summer worked with the Rhode Island Emergency Management Agency to ensure that Cranston officials and citizens are as ready as can be in the event of a hurricane emergency.

The plan had several tiers. First was to determine which homes were in defined flood zones per hurricane maps provided by the State. Once we made that determination, we produced flyers with maps of the established evacuation route from each individual street to the main arteries. Several hundred of these were hand delivered on rainy morning when members of my staff and I hit the streets. We sent the remainder by mail to all homes involved. On that same



Stephen Laffey
Mayor

day that we delivered the flyers, approximately 50 City employees met in the Fire Department Headquarters to embark on a table top hurricane exercise. Prior to the meeting, members of my administration sat with Fire/EMA officials to determine who from the City should be involved and what roles they would play. On that day, those people came ready to tackle the storm. RIEMA then spent a few hours briefing us overall about hurricanes and before we knew

it, we were 24 hours out from the hurricane. The drill consisted of RIEMA staff throwing out a variety of scenarios as the crisis escalated to determine how well we, as a group, handled them. The situations ranged from reports of missing persons near the Pawtuxet River to trees down, to power outages, to vandalism and looting.

In the end we fared well. Overall, we learned that for the most part, we already are pretty well prepared - and that operations move rather smoothly.

That evening, several of us attended a neighborhood meeting coordinated by the American Red Cross with the City at the William Hall Library. At the meeting, Dave Vallee from the National Weather Service gave a tremendous presentation on hurricanes and ocean patters as well as the impact of storm surges. The goal of the meeting, the first of its kind in the State for the Red Cross, was to encourage

people who live in coastal areas to understand the urgency when a hurricane is approaching.

Our final step is an ongoing mission to follow up in a post-exercise environment. After the mock drill, we had an immediate "debriefing" and have had subsequent staff meetings to address any areas that may have been weak or flawed. Currently we have various staff members working to ensure that all of the identified areas have been rectified or are in the process of being resolved.

While I realize that this column differs from the normal monthly blurbs, I share this information to emphasize to all people - as business owners or home owners - the importance of being prepared. Mr. Vallee's presentation clearly indicates, very scientifically, that over the next few years, the likelihood is high that we will be faced with a big storm, and I want all of us to be ready!

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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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CareNet-Rhode Island, a pregnancy health center, recently held a ribbon cutting ceremony to celebrate their move to a new facility at 245 Phenix Avenue in Cranston. From left to right are: Sharon Thiel, Board Vice-President, Janet Evanco, Executive Director, Shirley Petrucelli, Board President, Charlene King, Board Member, Tom Worthington, Board Secretary, Mayor Stephen Laffey, and Paula McFarland, City Councilwoman.

CareNet-Rhode Island Moves To New Phenix Avenue Facility

In a time of uncertainty, many women feel alone and abandoned. CareNet-Rhode Island, now located at 245 Phenix Avenue, is a non-profit agency committed to empowering and educating individuals to make informed choices concerning unplanned pregnancy. The staff at CareNet-Rhode Island provides three main services in a warm, caring and confidential environment. First, they provide free pregnancy tests and options consultation to teens, women and men who find themselves faced with an unplanned pregnancy. Secondly, they provide a program called S.E.L.F. that focuses on sexual wholeness and how to heal from an abusive past.

Thirdly, they offer a post abortion program to those that have experienced an abortion and recognize the need for healing in their lives. The agency is in the process of becoming a medical facility and will soon offer free limited ultrasound imaging.

CareNet-Rhode Island is part of a national effort to help women and men involved in unplanned pregnancies. There are too many times that women find they have no one to turn to for help. CareNet-Rhode Island offers that help.

The center also offers community agency referrals. All services are provided at no cost to the client. For more information, please call 941-2051.

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Dear Chamber Member

Thank you for your time in considering the following information. We have recently contracted with a company called Profile Display, Inc. and they have provided a beautiful display for the Greater Cranston Chamber's office. The display will help to improve the look of our office, as well as providing us an organized means of dispensing information to newcomers and visitors to the area. Profile Display also provides opportunities for Chamber members to advertise on the display, so that those companies can receive additional exposure to the thousands of members and visitors who visit our office each year.

This year will be the first year for opportunities on our display for advertising. Since there will be a very limited

number of spaces available, we expect the project to sell out very quickly, so we have to make it a first come first serve basis. The display is provided free of charge to the Chamber, and it is paid for by sponsor advertising, so we really need your support.

If you have any questions or would like additional information please call Profile Display directly. You can reach Rhea Lingerfeldt, the sales manager for this project, at 888-545-9853, extension 107.

We appreciate your time in considering this, and look forward to working with you in promoting our community by means of this exciting new program!

Thanks again for your continued support.

Q & A With Robin

This is a new feature column provided to readers of the Cranston Chamber of Commerce News. Have you ever needed advice on how to handle an employee situation? Have you ever had a personal problem that seems to cloud or absorb your thoughts this is a great resource to tap anonymously. Robin Haas, LICSW is a licensed independent clinical social worker with over 8 years of private practice. Questions can be directed to the Cranston Chamber of Commerce located at 48A Rolfe Square, Cranston, RI 02910, e-mailed to susan@cranstonchamber.com or faxed to 401-785-3780.

Q : As a single mother with a full time job, is my career/job hindering my child/children? How do you get an even balance so my child/children do not feel second to my career/job?

A : In short, it is highly unlikely that you or your job is hindering your child's development. In fact, you may be surprised to learn that you may be helping your child more by working, than you know. How can this be??? There can be no denying that we are all plagued by numerous commitments every day.

Pressure from work related responsibilities may not only leave us with less time to spend with family, friends, and children; but can zap our emotional energy leaving us tired, irritable, and less available to our children. So, how is it this is helping my child?

Parents bring children into my practice all the time wondering how to best support their child's development; help them succeed in school; be more social; help them manage feelings appropriately. And you hit the nail on the head; the key here is by striking a balance. Ask any parent what they hope for their child and you will generally hear parents want their child to be happy, healthy, do well in school, have friends and be a good friend, and to learn to be independent.

Children, like adults, learn by example, they learn through the interactions they have with others (peers and adults alike), and through the teachings they get at home, in school, and in the community. In addition, it has been proven that children learn best when things occur in their natural environments.

Dr. Lawrence Shapiro, in his book *The Secret Language of Children: How to Understand what Your Kids Are Really Saying* reminds us that "having a positive connection to your child is the best way to prevent emotional and behavioral problems," and that "Having an open and trusting relationship with your child will give you a foundation to help him through any kind of emotional difficulty, at any age." (pg 287).

No where in any literature is it documented that spending more time with a child will help them be more successful at handling daily struggles. It truly is the quality, and not the quantity, of the time spent with a child that is the predictor of a child's emotional and behavioral success as well as their self-esteem.

Any interaction a parent has with their child is an opportunity to provide for and support a child's healthy development. Eating breakfast together, the 5 minutes it

Ask any parent what they hope for their child and you will generally hear parents want their child to be happy, healthy, do well in school, have friends and be a good friend, and to learn to be independent.

takes to wish your child a good day, the 10 minute car ride home, tucking your child in to bed at night, packing lunch together, all those regular daily interactions, when accompanied by positive thoughts and paying attention to what your child is saying are the building blocks to healthy relationships.

If you feel you would like to set aside special time with a child, and this works well for older children and adolescents, that is a great way for a child to come to know they are valuable and important. It is even better if you provide choices as to the activity you and your child will do together.

Doing so helps a child practice decision-making and problem solving. You can even give your little ones choices such as whether to have chicken or turkey for dinner. Young children take great pride in being able to contribute to the family and will learn you value their opinions. Other ways you are actually helping your child by working are by the natural by-products of working as a single parent.

The children in homes where all adults work learn to rely on their own instincts more quickly, usually have more opportunities to interact with a greater variety of people and therefore learn more quickly how to socialize with others, and also learn the value of working and contributing to their family. So, honor yourself, trust your instincts and know that you are doing wonderful job at helping you, your child, and your community.

Thank you to Robin Haas, LICSW our licensed independent clinical social worker with over 8 years of private practice experience treating children as young as 3 years old, as well as adolescents, families, adults, and groups with a wide range of issues:

- Depression/anxiety • Food/body issues
- Parenting issues • Identity formation
- Grief and loss • Trauma
- Social skills/conflict resolution
- Learning difficulties/developmental delays

Robin can also be contacted at her office at 401-781-6600 and is available for private sessions by appointment.

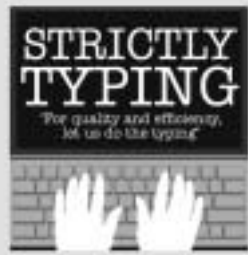
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Hypertension: a Silent Health Risk

How often do you hear people around your work place complaining about being 'stressed out'? Or more importantly, how often do you feel 'stressed out'? What many people don't know is that although stress is not a direct cause of hypertension, stress can have a permanent effect on your blood pressure. Today, high blood pressure affects 1 in 4 American adults (www.webmd.com); and if it's not treated properly, hypertension can pose serious health risks.

Data from the US Census Bureau and National Health and Nutrition Examination Survey (NHANES) shows the rate of increase to be up 8% since last decade (1988-1994 compared to 1999-2000). Here's what you need to know about the notorious 'silent killer': hypertension.

What is Blood Pressure?

Everyday, your heart beats about 100,000 times. Each time your heart beats, it pumps blood through your body's blood vessels (arteries, veins, capillaries). The force of blood against the inside walls of your vessels' resistance to blood flow creates blood pressure. If blood pressure is too great, it can damage the vessels and restrict blood flow to vital organs (www.bpsuccess.com). A blood pressure reading is shown as two numbers. These numbers meas-

Data shows the rate of increase to be up 8% since last decade (1988-1994 compared to 1999-2000).

ure the pressure against the walls of your blood vessels; the numbers are usually written as a fraction, such as 110/70 or 160/110.

The top number measures the pressure against the walls of your blood vessels when your heart is pumping blood to your organs (systolic pressure). The bottom number of your blood pressure reading measures the pressure against the walls of your blood vessels when your heart is between beats and resting (diastolic pressure).

In general, a normal blood pressure reading for healthy adults is below 120 systolic and 80 diastolic, or below 120/80.

Stress and Blood Pressure

According to an article published on WebMD regarding

stress and blood pressure, if you constantly feel 'stressed out,' your body may "maintain abnormally high levels of responsiveness, creating an artificially induced state of high blood pressure" (www.webmd.com). In another article posted on the Stress Education Center's website, written by L. John Mason Ph.D, he writes, "when this response becomes habituated by your body, the prolonged high blood pressure can lead to long term permanent physical damage, such as hardening of the arteries (atherosclerosis), stroke, heart attack and liver or kidney damage" (www.dstress.com). It's hard to imagine that such serious health risks are related to a condition with symptoms so easily overlooked.

How to Prevent High Blood Pressure

There are many non-medicinal ways to prevent high blood pressure from affecting your body. A combination of healthy eating, reduction of sodium, healthy weight, physical activity, limited alcohol, and quitting smoking will help to prevent hypertension. In terms of reducing stress, many healthcare professionals recommend using breathing exercises. It is very important to monitor your blood pressure because the symptoms of hypertension can easily go unnoticed.

Many people don't know that they have hypertension until it's accidentally discovered by their healthcare professional. By having your blood pressure tested regularly, you can be sure that you are living a healthy lifestyle.

Garden City Treatment Center, located at 1150 Reservoir Avenue Cranston RI, offers complimentary blood pressure readings 7 days a week, from 8 AM - 9 PM. For more information, please visit our website, www.gardencitytreatmentcenter.com or call 401-946-2400.

Kent Hospital's 2006 Gala is a Journey on the Orient Express

On October 21, guests at Kent Hospital's 2006 Gala will experience an evening of mystery and intrigue aboard the Orient Express circa 1935. Surrounded by the train's legendary opulence, guests will journey through Europe's most beautiful cities while they help Belgian detective, Hercule Poirot, solve a murder on board. The event, Journey on the Orient Express: Venice-Vienna-Paris, will take place on Saturday, October 21 from 6:30 - 11 p.m. at the Crowne Plaza Hotel in Warwick, Rhode Island.

The winner of the evening's "Murder on the Orient Express" game will receive a \$10,000 gift certificate, good for passage for two on the actual Orient Express' Venice-Vienna-Paris route, courtesy of gala co-chairs Dr. and Mrs. Pierre Michaud.

The exciting event will feature music from The Moonlighters Orchestra, dancers in period costume and a silent auction by the Kent Hospital Auxiliary. Tickets are \$150 per person. Dress is black tie optional and 1930's attire is encouraged.

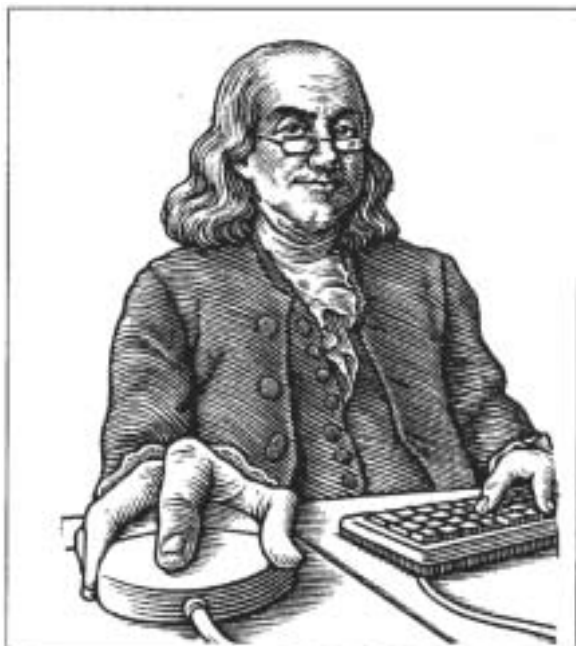
All proceeds from the gala, sponsored by Centreville Bank, will support Kent Hospital's patient safety initiatives.

For further information or to purchase tickets, please visit www.kenthospital.org, or contact the Kent Hospital Foundation at (401) 737-7010, extension 1257 or via e-mail at foundation@kenthospital.org.

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Energy Market Outlook: Will High Prices Remain?

The increasing cost of energy is a major factor behind the ongoing rise in inflationary pressures as well as the slowing economy. Gasoline prices are currently hovering around \$3 a gallon, which is 35% higher than just a year ago. Many factors affect gasoline prices, including distribution and refining costs. However, the single largest component of gasoline prices is crude oil costs, which currently account for about 50% of retail gasoline prices.

Crude oil prices have risen more than 30% in the past 12 months. Since the last trough in December 1998, when oil averaged just over \$11 per barrel, prices have risen by more than 500%, catapulting to more than \$70 per barrel. In both real and nominal term, crude oil prices are currently the highest since the early 1980s.

Twenty years ago, the United States imported only a quarter of its oil supplies. By 1995, however, imports represented slightly more than half of supplies. And despite the fact that the United States is the world's third-largest oil producer, it is also the top consumer, which is forcing the

country to currently import two-thirds of its crude supplies.

Given the continued hesitancy to fully exploit our oil reserves, import dependency is likely to continue and deepen if consumption continues to grow at its current rate. But U.S. demand is only a part of the global oil complex. Between 2002 and 2005, oil demand in the developed world (represented by the members of the Organization for Economic Cooperation and Development, or OECD) rose 4%, while demand in the developing world rose 14%. In the same period, oil production in the OECD declined 7%, while increasing 14% in the rest of the world. In members of the Organization of Petroleum Exporting Countries (OPEC), production rose 18%.

Going forward, developing countries' oil demand will rise several times faster than demand in the OECD countries. Meanwhile, production in the latter is expected to decline. Most OPEC members will likely increase production only marginally in the short term, as the majority of their oil infrastructure is not good shape due to years of underinvestment. Among OPEC countries, only Saudi Arabia has spare pro-

duction. This makes oil prices highly sensitive to unanticipated supply disruptions anywhere in the world.

Risk factors in the energy complex have increased as oil a reserve is becoming increasingly concentrated in OPEC countries, a number of which suffer from chronic political and social instability. It is estimated that oil reserves in the United States will run out in as few as 12 years if the current rate of consumption remains constant. By contrast, Saudi Arabia, which holds more than a fifth of the world's oil reserves, will run out of the black stuff in 66 years. (Note: Estimates of remaining years of reserves were made based on the countries' current proven reserves and the amount of current consumption. New oil discoveries would increase both the amount of proven reserves and the number of years these would last.)

The top five oil-reserves countries are located in the Persian Gulf area and are members of OPEC. Since the prospect of political stability in that part of the world will likely remain problematic, oil price futures may continue to reflect a risk premium. This premium may increase as the con-

centration of world reserves in the Middle East becomes even larger. Furthermore, Venezuela, also an OPEC member, has the sixth-largest oil reserves in the world. Venezuela provided 11% of U.S. imports in 2005. However, the current Venezuelan government has exhibited clear anti-American attitudes, adding to the risk of possible supply disruptions and price spikes.

In addition to geopolitical risk factors, actual market fundamentals are supporting high oil and gasoline prices. U. S. demand for oil products has increased 24% since the 1991 recession; and after dipping only slightly in 2001, it rose a solid 55 between that year and 2005. In the last two decades, U. S. oil demand hasn't generally been highly responsive to price increases. In fact, U. S. oil demand surged 9% between 1998 and 2005 even as oil prices jumped nearly four-fold in real terms. However, consumers may finally be reacting to high prices as monthly demands has dropped 5% between August 2005 and April 2006.

Thank you to the US Chamber.com for this article.

Local Court Reporter Receives Prestigious Award

Elaine T. Piccirilli, of Allied Court Reporters, Inc., in Cranston, Rhode Island, was elected a Fellow of the Academy of Professional Reporters at the National Court Reporters Convention (NCRA). The convention was held in New York City,

August 3-7, boasting over 2,000 court reporter attendees from the United States and numerous other countries.

The National Court Reporters Association is a well-respected 106 year old organization dedicated to promoting excellence among those who capture and convert the spoken word to text and is committed to supporting every member in achieving the highest level of professional expertise.

As stated in its Bylaws, among the various prerequisites for the Fellowship,

"Election as a Fellow is a professional distinction that shall be conferred only by the Board of Directors of NCRA upon a person of extraordinary qualifications and exemplary professional practice who serves as a credit to

the profession of verbatim stenographic reporting."

Elaine is the first and only court reporter from Rhode Island to ever achieve this prestigious distinction and feels very humbled to be one of the five recipients elected this year.

She is proud of her career as a court reporter and business owner during the last 38 years. Her son, Jeff Grenier, has worked side by side with her for the last 20-plus years, making the transition to his complete ownership of Allied Court Reporters, Inc. easy to accomplish. The company has 30 reporters, a videoconference center, a complete litigation support department, and a CART (Communication Access Realtime Translation) division, which offers captions for the deaf and hard-of-hearing individuals of Rhode Island.

As far as community service, Elaine has a passion for serving on various local boards, the Cranston Chamber of Commerce being a main focus, serving on the Board of Directors in varied positions over the last 23 years. Because she believes in promoting business in the Cranston area she has been a valued asset to many. Elaine embraces the essence of the Cranston Chamber of Commerce mission statement by implementing it every day. She is true believer in how the Chamber can help a business accomplish goals and growth through educational programs, discounts programs and networking opportunities.

Court reporting has been good to Elaine, who recommends this profession to anyone who is looking for a challenging and rewarding career.

Her husband, Attorney Vincent J. Piccirilli, has five children, Elaine has two, and between them they have 10 wonderful grandchildren.

A New Law About Retail

In July of this year, a law was passed making it a deceptive trade practice for a retailer to advertise a manufacturer's rebate by displaying the net price of the advertised item (the price of the item after the rebate has been deducted from the item's price), without granting the customer the rebate in store at the register.

David R. Carlin of the Chamber of Coalition states from the language on the bill, and a discussion with those individuals in the process the law does not prohibit a retailer from offering a manufacturer's rebate. (An example would be a vacuum cleaner for sale at a store at \$150.00 with a \$25.00 manufacturer's rebate offered. The consumer would pay the \$150.00, but be required to submit the "rebate" back to the manufacturer, in order to get the \$25.00 back.) The law allows this practice to continue. What the law does however is require that the retailer who wants to "advertise" the price with the manufacturer's coupon included as the end price, must present the consumer on the spot the price the consumer would have received after the rebate was applied for and sent back to the consumer.

In the example above, if the retailer advertised the vacuum cleaner's price at \$125.00 after "rebate" the retailer would have to offer it at \$125.00. The retailer would then be responsible for getting the \$25.00 back from the manufacturer.

Thank you to David R. Carlin of the Chamber of Coalition and the Attorney General's Office.

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UPCOMING CALENDAR

of Chamber Events

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September 13
Beacon Seminar
Chamber Office
48 Rolfe Street, Cranston, RI 02910
9:00 am
Be sure to get your credits in early for your Workers' Compensation Discount seminar in early. Register now. Contact the Cranston Chamber of Commerce at 401-785-3780 for registration.

September 13
Breakfast with the Governor
Check out our Website at www.cranstonchamber.com for details.

September 14
Business After Hours, Cox Business Services
The Imperial Room
One Rhodes Place, Cranston, RI 02905
5:00 - 7:00 pm
Join Cox Business Services at the Imperial Room to enjoy great food, beverages and networking.

September 22
8th Annual Dinner - Wine Tasting/Auction
Alpine Country Club
251 Pippin Orchard Road, Cranston, RI 02905
6:00 pm Cocktail Hour
This year there will be a big bang at this event. Enjoy food and wine from the most beautiful areas of Italy. Take a tour through wondrous auction items that will delight your every whim.

September 23
CPR & AED Certification Class
Empowerment Fitness
2 Starline Way, Cranston, RI 02921
8:00 am - 3:00 pm • Empowerment members \$70 - Non-Members \$80
Cardiopulmonary resuscitation/automated external defibrillator certification class.

September 25
Beacon Seminar
Chamber Office
48 Rolfe Street, Cranston, RI, 02910
2:00 pm
Be sure to get your credits in early for your Workers' Compensation Discount seminar in early. Register now. Contact the Cranston Chamber of Commerce at 401-785-3780.

October 18
Business After Hours
Centerville Bank
193 Comstock Parkway, 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.

Thank You To All Business Involved With Cranston Youth Works!

The champions of today involved with Cranston Youth Works were Tasca Automotive, Walmart, Crum Inc., Panera Bread, State Rug & Warwick Floor Surfacing Co., Cranston Public Schools, Dunkin Donuts, Chelo's Beef Hearth, and Weiner Man. N.Y. System. These businesses partnered with Cranston Chamber of Commerce, Cranston Providence Workforce and Cranston Public Charter School to provide 10 children with jobs for the summer.



Matt Rodriguez at Tasca Automotive



Joe Marasco at Weiner Man Inc. N.Y. System



Juan Sanchez at Tasca



Ray Gonsalves with coworker Arthur at State Rug in Cranston

MORE PHOTOS ON PAGE 12



Guests enjoy food provided by Borrelli Event Services LLC



Dave Maher, Director of Economic Development for the City of Cranston poses with guests & the president

***Thank you to the City of Cranston for this great event hosted the the RI Shriners Imperial Room.
You never know who will stop by a Cranston Chamber Event.***



Dave Maher, Director of Economic Development for the City of Cranston poses with the President of the United States? Thank you to John Roarke for his entertainment.



Dave Maher provided a Carribean flair to all the staff with Tropical shirts



Allan Fung, Mayoral Candidate along with John Roarke aka The President and Cynthia Fogarty, Mayoral Candidate pose for the camera.



Guests enjoy the comic relief from John Roarke.

Stop Fakes Before They Start

An Interview with USPTO's Jon Dudas

The U.S. Patent and Trademark Office (USPTO) recently launched a new campaign to educate small business owners about their intellectual property (IP) rights. Small businesses are particularly at risk of IP theft because they lack the eyes and ears of larger companies. But many business owners are unaware of the threat of its impact.

Emily Ansell, uschamber.com staff writer, sat down with Jon Dudas, Under Secretary of Commerce for Intellectual Property and Director of USPTO, to talk about the new Strategy Targeting Organized Privacy (Stop!) program and the stopfakes.gov/smallbusiness web site sponsored by USPTO.

Uschamber.com: What is the difference between counterfeiting and piracy?

Both are stealing, but counterfeiting describes fake goods. Piracy is the act of reproducing copyrighted works such as movies, music, or books without having permission from the copyright owner.

Why are counterfeiting and piracy dangerous for small businesses?

Growing global trade in pirated and counterfeit goods threatens America's innovation economy, the competitiveness of our leading companies and small manufacturers, and the livelihoods of their

workers. The U.S. Chamber of Commerce estimates that American businesses lose about \$250 billion per year just to copyright piracy - and overall intellectual property theft costs our nation 750,000 jobs per year.

How can small business defend themselves against counterfeiting and piracy? What is the U.S. Patent and Trademark Office doing to help?

The U.S. Patent and Trademark Office wants small businesses to consider IP protection as part of their business planning. Our office has launched a nationwide program to educate small businesses. In addition to our Web site, we're working with organizations, including the U.S. Chamber, to help spread the word about the benefits of filing for IP protections such as patents and copyrights - both domestically and abroad.

We've also developed informational materials - which can be downloaded off the Web site - to help guide small businesses through the often complicated world of IP protection. But of course these things are only a small part of a government wide effort to curb IP crime and strengthen IP enforcement - both here at home and overseas.

The large STOP! Initiative is helping U.S. companies enforce their rights at home and abroad by establishing a hotline and one-stop shop for businesses to obtain

information about protecting their intellectual property. 1-866-999-HALT gives businesses the information they need to leverage the resources of the U.S. government to lock down and enforce their trademarks, patents, and copyrights overseas - both in individual countries and in multiple countries through international treaties.

How is the STOP! initiative helping small businesses?

Developed over the last year, STOP! is the most comprehensive initiative ever advanced to smash the criminal networks that traffic in fakes, stop trade in pirated and counterfeit goods at America borders, block bogus goods around the world, and help small businesses secure and enforce their rights with the Bureau of Customs and Border Protection (CBP) to ensure effective enforcement at U.S. borders and educates small businesses and their workers on the risks of global piracy and counterfeiting and best practices to protect their rights.

What is STOP! Doing to block bogus goods from crossing U.S. borders?

Stop! is implementing new procedures and risk assessments that will allow CBP

to better identify firms routinely trafficking in fake goods. STOP! is also conducting postentry products audits to verify that an importer is authorized to use trademarks and copyrights and is applying these specialized technologies and techniques, which the Department of Homeland Security has developed to fight the war on terror and to combat piracy and counterfeiting. STOP! is trying to make this state-of-the-art approach fully operational nationwide to crack down on the trade of fakes across our borders and to empower U.S. District Courts to issue injunctions against pirated and counterfeit goods entering U.S. ports. Currently, District Courts may issue injunctions only for goods entering ports in their jurisdiction.

Where can small businesses learn more about the STOP! initiative?

Small businesses can visit www.stopfakes.gov or call our hotline at 866-999-HALT. I would also encourage small businesses to visit www.stopfakes.gov/small-business

Thank you to the US Chamber.com for this article.

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Future RI Employment On Upswing

Rhode Island employment (including self employed and unpaid family workers) is expected to increase by over 58,000 jobs during the 2002-2012 projection period. Employment in 2012 is projected to reach 563,909; an increase of 58,348 (11.5%) from the 2002 employment level of 505,561.

More than ten percent of the new jobs that are predicted to be created during the ten-year projection period are expected to be in Educational Services. The Educational Services sector in Rhode Island is projected to employ 50,260 workers in both teaching and non-teaching occupations by 2012. Over 6,040 jobs will be added to this industry, an increase of nearly 14 percent, somewhat faster than the estimated growth rate of 11.5 percent projected for all industries.

Elementary & Secondary Schools (61%) and Colleges & Universities (31%) dominate the employment in Educational Services. The remaining employment is found in Junior Colleges, Business Schools, Trade Schools and Educational Support Services. Also included in the Educational Services sector are establishments that offer sport and recreation instruction such as golf lessons or swimming instruction as well as Fine Art Schools offering instruction in dance, art, drama and music.

Job openings result from two major factors: the need to replace workers who leave an occupation because of a job change, retirement, or death; and the need to fill vacancies created by economic expansion.

It is projected that during the 2002-2012 period, employers in the Educational Services Industry will need to fill nearly 15,800 job openings resulting from employee turnover and economic growth. Nearly forty percent (6,045) of the expected job openings are attributed to the economic growth that is expected to occur during this period. The remaining job openings (9,749) are due to employee turnover. Rhode Island's educational institutions will seek to fill nearly 1,580 positions each year.

Workers' Compensation Issues and Answers

In the last five years, there have been a number of changes in the Rhode Island Workers' Compensation Act that create practical challenges for the small businessperson. The changes impacted independent contractors and corporate officers, limited liability companies and limited liability partnerships as well as temporary employees. The need for change began after 1998 when the General Assembly enacted "universal coverage" to require that all employers who employ one or more employees have workers' compensation insurance. (It was previously four or more employees). Many employers tried to avoid the newly created obligation by relabeling their employees something other than "employee". This left many workers outside the loop of protection otherwise afforded by those employers who complied with the law. It also created an unfair business advantage for those with reduced payroll and premium. This column will clarify these issues.

To close this loophole, in 2000 the General Assembly, for the first time, defined "independent contractor". The legislation, which went into effect on January 1, 2001, provided that an individual shall not be considered an independent contractor unless he or she filed a "Notice of Designation as Independent Contractor" form (DWC-11-IC) with the Department of Labor and Training. On July 15, 2001 the General Assembly revised the definition of "employee" to provide that as of January 1, 2002 most corporate officers are considered employees. Further changes in 2002 considered temporary employees and identified who is the employer of the "temp" for purposes of employer compliance with the law.

In 2005, the General Assembly again considered the relationship between temporary help and employee leasing companies with their customers. Before January 1, 2006, the temporary help or employee leasing company was considered the employer of the employee regardless of where they were placed. The injured worker could only proceed against the temporary help or leasing company for benefits under the Workers' Compensation Act. Further, for purposes of payroll and premium audit, the customer or client company was not considered the employer. This changed.

Effective January 1, 2006, if the customer or client company does not secure a valid "Rhode Island Workers' Compensation Insurance Coverage Certification" from the insurance carrier for the temporary help or

employee leasing company, the customer or client company will be deemed the employer as it relates to workers' compensation. Therefore, businesses that use temporary employees should ask for these forms to formalize the employee/employer relationship, otherwise, notwithstanding the fact that workers are either leased or temporary employees; the customer will be considered the employer.

Finally, in 2004 and 2005, the General Assembly clarified the definition of "employee" and "employer" as it relates to the relatively new business label of "LLC" and "LLP". The definition of "employee" was revisited and amended to include shareholders and members who are also employees as "employees" under the Act. Members and managing members now have the opportunity, like all employees, to opt into or out of the Act. Likewise, under some circumstances, LLC's and LLP's are employers as well. In addition, the fraud provisions were amended to memorialize the responsibility of these entities to secure workers'

compensation insurance and the penalties, both criminal and civil, for failure to do so.

When issues arise concerning a person's status in regards to either premium or coverage, the important thing for a business to obtain is documentation. Without this documentation, under most circumstances an officer or independent contractor, and now a temporary employee, will be considered an employee and the employer will be charged a premium for that payroll.

In conclusion, the General Assembly implemented the above changes to close out any loopholes that undermine the protections afforded the worker and the law-abiding employer. The Workers' Compensation Court and insurance carriers strictly construe these laws. Hopefully these changes will be the last necessary to ensure compliance with the intent of our General Assembly to protect both the employers and employees of our state and continue to allow Rhode Island to be a good state to do business-at least as it relates to workers' compensation.



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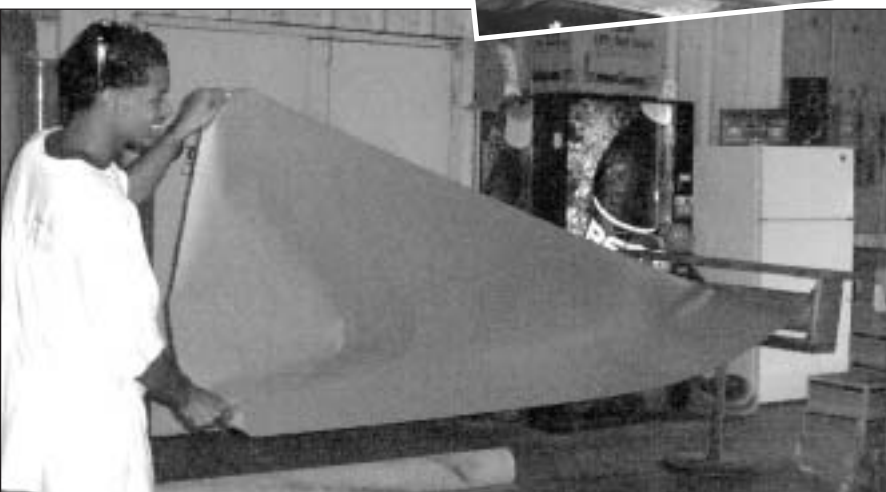
Cranston Youth Works



Steven Simas at NEL/Cps a custodial assistant.



Juan Sanchez at Tasca



Ray Gonsalves at State Rug in Cranston

Understanding Long-Term Care Insurance

It's a fact: People today are living longer. Although that's good news, the odds of requiring some sort of long-term care increase as you get older. And as the costs of home care, nursing homes, and assisted living escalate, you probably wonder how you're ever going to be able to afford long-term care. One solution that is gaining in popularity is long-term care insurance (LTCI).

What is long-term care?

Most people associate long-term care with the elderly. But it applies to the ongoing care of individuals of all ages who can no longer independently perform basic activities of daily living (ADLs)—such as bathing, dressing, or eating — due to an illness, injury, or cognitive disorder. This care can be provided in a number of settings, including private homes, assisted-living facilities, adult daycare centers, hospices, and nursing homes.

Why you need LTCI?

Even though you may never need long-term care, you'll want to be prepared in case you ever do. After all, the national average cost of nursing home care is approximately \$56,000 a year. Although Medicaid does cover some of the costs of long-term care, it has strict financial eligibility requirements. And since HMOs, Medicare, and Medigap don't pay for most long-term care expenses, you're going to need to find alternate ways to pay for long-term care.

However, LTCI is not for everyone. Whether you should but it depends on a number of factors, such as your age and financial circumstances. Consider purchasing an LTCI policy if some or all of the following apply:

- You are between the ages of 40 and 84
- You have significant assets to protect
- You can afford to pay the premiums
- You are insurable

How does LTCI work?

Typically, an LTCI policy works like this: You pay premium, and when benefits are triggered, the policy pays a selected dollar amount per year day (for a set period of time) for the type of long-term care outlined in the policy.

Most policies provide that certain physical and/or mental impairments trigger benefits. The most common method for determining when benefits are payable is based on your inability to perform certain activities of daily living (ADLs), such as eating, bathing, dressing, continence toileting (moving on and off the toilet), and transferring (moving in and out of bed). Typically,

benefits are payable when you're unable to perform a certain number of ADLs (e.g., two or three).

Some policies, however, will begin paying benefits only if your doctor certifies that the care is medically necessary.

Comparing LTCI policies

Before you buy LTCI, it's important to shop around and compare several policies. Read the Outline of Coverage portion of each policy carefully, and make sure you understand all of the benefits, exclusions, and provisions. Once you find a policy you like, be sure to check insurance company rating to make sure that the company is financially stable.

When comparing policies, you'll want to pay close attention to these provisions:

- **Elimination period:** The period of time before the insurance policy will begin paying benefits.

- **Duration of benefits:** The limitations placed on the benefits you can receive.

- **Daily benefits:** The amount of coverage you select as your daily benefit.

- **Optional inflation rider:** Protection against inflation.

- **Range of care Coverage for different levels of care.**

- **Pre-existing conditions:** The waiting period imposed before coverage will go into effect.

- **Other exclusions:** Whether or not certain conditions are covered.

- **Premium increases:** Whether or not premiums will increase during the period.

- **Guaranteed renewability:** The opportunity for you to renew the policy.

- **Grace period for late payment:** the period during which the policy will remain in effect if you are late.

- **Return of premium:** Return of premium or nonforfeiture benefits if you cancel your policy.

- **Prior hospitalization:** whether or not a hospital stay is required before you can qualify for LTCI benefits.

What's it going to cost?

There's no doubt about it: LTCI is often expensive. Still, the cost of LTCI depends on many factors, including the type of policy that you purchase (e.g., size of benefit, length of benefit period, care options, optional riders). Premium cost is also based in large part on your age at the time you purchase the policy. The younger you are when you purchase a policy, the lower your premiums will be.

Thank you to Rhode Island Society of Certified Public Accountants who received permission from AICPA.

Volunteer Center of Rhode Island To Hold Community Leadership Event

Appointee to the President's Council on Service and Civic Participation, Kelly Perdew, is scheduled to join the Volunteer Center of Rhode Island (VCRI) for its "Inspire by Example" Community Leadership Event on October 18 at the Providence Biltmore.

Recently recognized by President Bush for his impact on the community through civic involvement, Perdew will speak to Rhode Island leaders offering insight to the challenges and necessity of blending corporate goals with community values and raise awareness of the importance of volunteer service for all. Perdew gained notoriety for his highly publicized efforts to hear, "you're hired" from Donald Trump as he earned the title of "The Apprentice" during the show's second season.

"Throughout my personal and professional life, I've always looked for ways to give something back" Perdew said. "That includes my service in the United States military, my participation in the Big Brother/Big Sister program, and the years I spent coaching children in basketball."

Scheduled to begin at 6:00 p.m. on Wednesday October 18, "Inspire by Example" is open to Rhode Island leaders and the general public. General admission tickets are \$75 or \$125 and include a networking reception. Sponsorship opportunities for businesses range from \$1,000-

10,000 and include tickets to event, priority seating, a photo with Perdew, along with other benefits depending on donation.

Donations may be given as a business expense or a charitable gift. For more event information visit www.vcri.org or contact Kelly Nevins, Executive Director at (401) 421-6547 ext. 105 or by e-mail at knevins@vcri.org.

About the Volunteer Center of Rhode Island

Originally incorporated as Volunteers in Action in 1969, the mission of the Volunteer Center of Rhode Island (VCRI) is to connect people and opportunities for effective community service.

We do this by promoting volunteerism statewide, connecting volunteers to opportunities, building the capacity for effective volunteerism through training and consultation and by collaborating with community stakeholders where volunteers are involved. Visit www.vcri.org for more information.

About the President's Council on Service and Civic Participation

The Council, established by President Bush in January 2003 and renewed last year, is charged with promoting and recognizing the contribution that Americans of all ages and backgrounds are making to their communities through volunteer service. Visit www.volunteer.gov for more information.

Do I Need A Business Plan?

Business plans are used primarily for raising capital and guiding growth. Not everyone who starts and runs a business begins with a business plan, but it certainly helps to have one.

If you are seeking funding from a venture capitalist, bank, or other lending institution, a comprehensive business plan that demonstrates sound business reasoning will help you negotiate through the funding process. The business plan will convince investors that your new venture is worth funding, that you have identified an opportunity and have gathered the management and organization needed to be successful.

A well-written business plan is the best way to show investors that you deserve their financial support. Make sure that your plan is clear, accurate, focused and realistic. Use it to convince prospective investors that you have the tools, talent and team to build and run a successful business.

A business plan can be a valuable tool in analyzing all aspects of your business as it grows. Since most business owners are in fact learning on the job, a business plan take

this information and analyzes different possibilities without the risk and cost of working them out in real time.

The business plan helps focus the entrepreneur by:

- Defining objectives and detail programs to achieve forecasted results.
- Creating a regular business review and course correction process.
- Evaluating a new product line, promotion or growth opportunity.
- Analyzing the quality of staff and future staffing needs.
- Clarifying financial requirements and cash flow forecasts.
- Refining strategy when making difficult decisions.
- Determining the strength of the competition and analyzing market trends.

Understanding where your venture is heading can determine whether or not you need to plan. Your business plan can help you work smarter, anticipate the future, test ideas and create a results-oriented organization.

Havannah Night



Another Great Event was provided by the Cranston Chamber at the Alpine Country Club with Havannah Night. Special thanks to The Humidor, People's Liquor Warehouse, Cox Business Services, and all members who donated raffle prizes for the evening.



MORE PHOTOS ON PAGE 16

Violence In The Workplace

According to the Bureau of Labor Statistics (BLS), workplace homicides accounted for 709 (12%) of the 6,026 fatal injuries in 1998, and were the second most common cause of workplace fatalities next to highway crashes (1,431 incidents). In 2002, there were 609 workplace homicides. Employers need to do more to prevent workplace violence. The American Society of Safety Engineers (ASSE) survey conducted in 2004, reported that 74% of the respondents felt that their company had not done a formal workplace violence assessment. Forty-two percent of the companies in their survey said that they had not provided training on how to identify the warning signs of violent behavior. Don't wait until a violent situation occurs at

your business.

What is workplace violence?

Workplace violence can be defined as any act that threatens the safety of your employees or property and can include verbal threats or behaviors that affect the health, life, or well being of an employee. Examples include verbal abuse, yelling, using profanity, intimidation, waving of arms or fists, damaging property, and refusing request for identification

Types of Workplace violence

Examples of workplace violence can be fighting, robberies, internal theft, unwelcome visitors, vandalism, domestic abuse brought into the workplace, harassment, sexual assaults, stalking, rape, stabbing, and shootings.

Triggers for workplace violence

Triggers may include disciplinary actions, personality conflicts, unfavorable grievance, termination or layoff,

denied promotion, loss of pay or benefits, personal crises. Examples of personal crises include home stress, relationship stress, drug and/or alcohol abuse.

Warning signs that often precede violence

- Personality Changes
- Drug or Alcohol Abuse
- Isolation from Others
- Emotional Outbursts
- Extreme Defensiveness
- Depression
- Verbal Threats
- Interest in Weapons
- Behavior Change
- Obsessive Behavior
- Increased Absenteeism

Prevention Checklist

Steps that should be taken to help prevent violence at your workplace

- Develop a zero tolerance company policy
- Conduct pre-employment screening that includes references checks, back ground checks, and post job offer drug test.
- Train employees on the policy and on the warning signs that precede violence.
- Develop reporting procedures and contact names
- Develop a team that can assess your company's exposures for violence
- Have the team evaluate all buildings security measures
- Investigate all complaints of workplace violence
- Work with local police or security firms when needed
- Recommend safety and security measures to top management

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Is your business located within an enterprise zone? Did you know?

RIGL 42-64.3-5.1 states that to the maximum extent possible the directors of the Rhode Island Departments of Administration, Business Regulation, Labor & Training, Environmental Management, Human Services, Transportation and Rhode Island Housing will provide special assistance including but not limited to expedited processing, priority funding and program set asides to businesses located within an enterprise zone? For more information on this please contact the SBA at 401-222-2601 x 127 or check out their website at <http://www.everycompanycounts.com>.



Discount Club

for members only!



Find a member discount in your favor!

AA/Thrifty Sign & Awning

10% off on all signs
401-738-8055

Advantage Payroll

Free set-up and first month processing at no charge
401-941-5600

Advantage Specialties

10% off any advertising/promotional products - Excludes set-up & shipping
401-942-4360

All Fund Mortgage

\$200 credit toward closing costs
(401) 413-1132

Ameriprise Financial - Mark Marella

FREE Consultation to explore your financial goals and concerns & see where you stand in achieving those goals. FREE Financial Education Seminars for Employers
401-943-6803 x2242

The Attleboro Sun Chronicle

25% off web design services and classified & retail ad packages
508-222-7000

Antiques in the Attic

5% off any purchase over \$75
401-461-0916

Auto Trader Magazines

3 week ad \$15 (reg. \$28)
401-946-6400

Back Bay Mortgage

Choice of Free Appraisal or Home Warranty Value \$450.00 Credited at Closing
401-437-8788

Bailey Associates

Free consultation for Chamber members
401-739-9787

Business Clinics of America Inc.

10% off tax returns & free estate planning (limit 1 hour)
401-946-4610

Call My Plumber

FREE lifetime service agreement
401-272-9111

CareNet - Rhode Island

FREE Pregnancy Test. Call for appointment.
401-941-4357

Chapco Lawn Sprinklers

FREE Estimate
401-942-1090

Choice ONE Communications

FREE Installation
401-223-0017

Citadel Radio

Contact Chamber office for Representative Information
401-785-3780

Clear Channel Radio

Contact Chamber office for Representative Information
401-785-3780

Commercial Screen Print Company

No charge for screen or film on orders over 24 pieces. No charge for embroidery setup for orders over 24 pieces
401-467-8111

Cox Business Services

Gregory Brazil
Free Consultation for Voice, Video or Data
401-615-1320

Cranston Electrolysis Treatment Ctr.

Permanent Hair Removal - 1st treatment FREE
FREE INFO PACK for those just inquiring
401-270-6508

Crosstown Press

10% discount on orders
401-941-4424

Cranston Herald

10% off advertising
401-732-3100

theCurrier Words & Events

Contact Chamber office for Representative Information
401-785-3780

Data Depot Web Services

Contact Chamber office for Representative Information
401-785-3780

DataLink, Inc.

Various Discounts on Consulting, Computer Service, & Sales
401-949-2522 or 401-578-8695

DataNet, LLC

Free Two Hour Assessment of Network Environment.
401-383-5861

Edward Jones - Owen Devine

Free Initial Financial Review and a 20% discount on 1st trade
401-464-4390

DJ's Deli & More Inc.

\$1 off \$5
30% off All Phone & Fax Orders over \$25
P. 401-467-6286 F. 401-785-1393

Douglas Wine & Spirits

10% OFF Gift Baskets for orders of 5 or more, and Buy 12 bottles of fine "laydown wines" and receive 25% off the purchase of your 13th.
401-944-6900

Easy Car Wash

\$2 off a super car wash

Electro Standards Labs

Free voice/data network; consultation improvement
401-943-1164

ERS Electric

FREE Estimates
401-265-8326

Financial Rentals

10% off equipment & rental
401-942-7493

First Horizon Home Loans

Saul Wilk will provide \$300 off closing costs. 401-736-5915

First Resource Computer

10% off in store labor charges. Free Diagnostics and \$8.95 Basic Web hosting. Call for details.
401-942-2500

Bank of America, Garden City branch

First 6 months free for a new business-checking account and free personal checking account.
(401)464-6764; ask for Mike Tedesco

Foremost Mortgage Assoc.

\$100/\$200 off closing (\$50,000/over \$50,000)
401-943-7260

Frame-It-Yourself

20% Discount on all orders.
401-463-7232

Garden City Eye

Care 10% off pair of glasses/sunglasses
401-943-8151

Greg's Oaklawn Service, Inc.

\$5.00 off Oil Change
401-942-5602

Guaranteed Rooter Service

10% off drain cleaning service
401-461-5300

Harold Crook's Garage

10% off parts
401-942-6070 ask for Jim or Jeanette

Robin Haas, LICSW

Waive first co-pay for all accepted insurances Discounted rates for uninsured
401-781-6600

The Herald - Janice Torilli

10% OFF Advertising
401-732-3100

Hermes Jewelry

10% off purchase for members
401-463-3400

Hill Roofing

\$200 off any roof to be stripped; \$100 off any roof needing a layover
(401)615-9779

IAN Group, Inc.

25% off logo setup on our promotional & award products
401-941-9200

IDEAL Autobody, Inc.

FREE Estimate
401-942-1150

James Dutra, CPA, MST

Free Initial Tax Consultation
401-383-9694

James Saflund - Coldwell Banker

Real Estate Advantage
Tax Free Rebate Program
401-822-0900

James P. Ventriglia, CPA, Inc.

Free review of prior year tax returns and file any amended returns necessary.
401-942-0008

JLS Mailing Services Inc.

10% Off Mailing Services excludes postage
401-383-8470

Katharine White

Get a Free Coaching Session
401-474-0092

Keller Williams - Marc Bibeault

Free home warranty with any property listing, covers all major home components and appliances for the life of the listing and is transferable to the buyer. 401-785-1700 x489 or marc@kw.com

Kids Kingdom

Free Registration Fee for Children ages 4 months - 12 years
(401) 464-9665

Knightsville Super Srvc. Center

10% off purchase or repair of \$50 (gasoline excluded)
401-942-9859

Lady of America

50% off Membership
401-223-3444

Lawn Beauticians, Inc.

10% off nursery stock
401-942-4400

Lenders Title Services, Inc.

Real Estate Title and Closing Credit \$100 on refinances; \$200 on purchases
401-861-8855
suzanne@lenderstitleservices.com

LightHouse Financial Group

Complimentary Financial Plan
401-827-6270

Lannon Realty, Inc.

5% Reduced Commission Rate for members. 401-461-7788

Mailing Solutions

20% off print & mailing package
401-822-2513

Paula Metivier

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

MetLife Resources - Mark Marella

Free consultation
401-261-0751

Michelle Lee Designs

Free consultation
401-954-2065

Mike Saccoccio - Coldwell Banker

Free Marketing Analysis of home
Free video of listings On-line
401-946-9700

Nardone Painting

Free Estimates
401-943-1675

Ocean State Golf

10% off advertising rates
401-464-8445

The Optical Shop

20% off complete pair of prescription eye-glasses (frame & lenses), 10% off lenses only, 10% off non-prescription sunglasses and 10% off contacts
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

RE/MAX Cranston

Free Expert Home Evaluation
\$250 Value
401-943-6111

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

Strictly Typing

10% discount
401-781-1110

SuperCoups

\$100 off first airmailing
401-732-2425

RI Counseling and Hypnotherapy Center, Inc.

(401)751-8600

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

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

**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.**

Havannah Night at Alpine Country Club



More photos on Page 13

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