

Business Briefs

AARP Tax Aide

AARP Tax-Aide Provides Free Tax Assistance and Preparation

AMHERST – Free tax assistance and preparation for taxpayers with low- and middle-income, with special attention to those age 60 and older, is available from AARP Tax-Aide through April 15. You do not need to be a member of AARP or a retiree to use this service.

AARP Tax-Aide volunteers, trained in cooperation with the Internal Revenue Service, will offer help with personal income tax returns at Parkhurst Place on Thursday Feb 25th, and March 4 from 9:00am to 1:00pm. To locate another AARP Tax-Aide site, call 1-888-227-7669.

SCORE Small Business Workshop :

The Business Plan You Need, Made Easy

A simple effective tool to understand your business, manage it and take it where you want to go.

Date: Monday, March 15, 2010
Time: 5:30-8:30 PM
Location: Bedford Library
3 Meetinghouse Road
Donation: \$25 at door or on-line.
Information and no-obligation reservation: www.score-manchester.org or phone 666-7561.

Resources for Amherst-Area Small Business

AMHERST – In times of great opportunity and economic anxiety, owners of small businesses need an array of resources to help them overcome the challenges they face. MicroCredit-NH, a program of the non-profit New Hampshire Community Loan Fund, assists both new and existing businesses. To offer information about the program, MicroCredit-NH will hold a free orientation in Amherst on Thursday, March 18 from 2 to 4 p.m. at the Souhegan Valley Chamber of Commerce, 69 Rte. 101A.

The meeting will provide information about MicroCredit-NH's business development resources, which include peer education, loan capital,

networking opportunities, matched savings through the Individual Development Account program, and information about health care options. Local membership options for microbusinesses (up to five employees) will also be discussed.

“Small businesses are New Hampshire's most powerful economic engine,” said MicroCredit-NH Regional Manager Peggy O’Keefe. “By offering a menu of services from loans to education to networking – all in one program – MicroCredit-NH helps our members increase their businesses’ profits and stability.” To register for the orientation, contact O’Keefe at 620-1269.

“Public Speaking 101”

Thursday, March 18, 11am - 1pm,
Crowne Plaza Hotel, Ex. 8, Nashua

Please join us to learn how to get rid of your fear of Public Speaking. Dawn Richards will be presenting the basics of public speaking. Public Speaking 101 includes cues on what makes a good public speaker, from clothes, stance, appearance, how to calm your nerves, projecting, “tips for talking in front of a group”, etc.

Dawn Richards is currently the Vice President of Membership for Toastmasters International Nashua-Hudson Club. She is an award winning speaker and has addressed various local organizations sharing how Toastmasters can help improve one's communication and leadership skills.

Dawn is a Registered Nurse by profession. After many years in Nursing and holding the position of Director of Nursing, she transitioned into the business world when she opened her own floral arrangement store in 1990. She has been with Persian Rug Galleries now for almost nine years.

Several years ago, Dawn returned to school and attended Northeastern University to study English, Literature and Grammar. She attained a 4.0 grade point average and found her passion for writing and public speaking.

Her positive approach to life and its' challenges has allowed her to develop many interesting stories to relate to her audiences. Today, she will share some of the basics of “Public Speaking 101” with you.

Our sponsor for the March meeting will be Sy Mahfuz from Persian Rug Galleries, 227 Main Street, Nashua, NH (<http://www.persian-rugsnh.com>). They sell, service, re-



Dawn Richards

pair, appraise, provide expert cleaning and restoration of all types of area rugs (from Oriental to machine made).

The luncheon takes place on Thursday March 18th, from 11:00 am - 1:00 pm at the Crowne Plaza, Exit 8, Nashua, NH. To kick off our new season of meetings, the cost is \$16.00 for members and \$20.00 for non-members. An RSVP is not required. The meeting includes networking, buffet lunch, and speaker. There will also be a raffle to raise money for our Education Program. Our speaker is donating a silk floral arrangement and our sponsor is donating two gift certificates for free rug cleaning at his store.

The Greater Nashua Business and Professional Women's (BPW) organization is a non-profit association whose mission is to provide a forum for the education, networking, business development and advocacy for women.

For additional information regarding meetings and membership contact Membership Chairperson Laura Aronson at membership@bpwnashua.com or by visiting the web at <http://www.BPW-Nashua.com> or leave a message on our toll free 24/7 voicemail number: 866-816-6817.

Planning to sell your home in 2010?

Bigger is not always better when considering a real estate company. The Union Leader has rated Historic & Distinctive Properties...New Hampshire's foremost experts at marketing antique, historic properties.

But we are much more than that !!

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Lake Sunapee Bank Receives Small Business Awards

NEWPORT, NH – On Thursday, February 18, 2010, Lake Sunapee Bank was presented with two awards by the New Hampshire Small Business Administration (NHSBA). Amy Bassett, Business Development Specialist for NHSBA, was on hand to present the awards. The first award was for obtaining the Preferred Lender status with the SBA. This is especially important as it gives the bank direct authority to approve loans guaranteed by the SBA. The second award was the 2009 New Hampshire 7(a) Lender Outstanding Achievement Award. Lake Sunapee Bank received this award for increasing the amount of SBA loans closed in 2009 by 400%.

“The US SBA programs help small businesses get access to loans that would otherwise be unavailable in difficult economic times,” says Scott Laughinghouse, Director of Commercial Lending.

Lake Sunapee Bank, which is headquartered in Newport currently operates 28 banking offices located throughout West-Central New Hampshire and Central Vermont.

Mont Vernon

The Need Is Great

To the editor:

It is Fire Department's duty and obligation to inform you of all our needs in order to keep our Fire Department operating safely and efficiently, insuring the firefighters have the tools and equipment needed to perform their duties, and in turn keeping our town safe. At this year's town meeting, we are requesting 3 warrant articles, each will have impact on our taxes, and each is a need. If it were not a need, we would not be submitting them.

We understand the hardships that we all face in dealing with rising costs, un-certain economic situations, unemployment, and the effects all of this takes upon us as citizens and taxpayers of Mont Vernon.

Request to purchase a pre-owned Fire truck: Cost: \$300,000.00; with \$215,000.00 coming from existing capital reserve and \$85,000.00 request at town meeting. The Town is faced with the need to replace a 30-year old fire truck and with the costs of fire trucks continuing to rise, the Fire Department feel that now is an opportune time to get a replacement truck for much less money.

Capital Reserve Fund: Cost: \$30,000.00. This fund serves as a great asset to the town in replacing antiquated fire trucks setting aside money that earns interest instead of the town paying interest on a note or bond.

Repairs to Engine 1 [Sutphen]: Cost: \$27,000.00. This is phase two of the refurbishment of this truck. This truck needs to be kept in good repair until 2023 when it is scheduled too be replaced.

As taxpayers ourselves, we are cognizant of the economic situation faced by all of us. We understand the desire to reduce the impact in our tax bills, but we do ask that you understand that cutting for the short term without insuring a long-term support of any program will have long lasting negative effects on the town's services.

The Mont Vernon Fire Department, and the Board of Fire Wards want the taxpayers to know that these requests have not been made lightly, and would not be made at all under these economic circumstances if the need were not so great.

*Thank you,
Chief Jay S. Wilson*

Mont Vernon Village School Needs SB2 Ballot Voting

To the Editor:

Senate Bill 2 (RSA 40:13) was passed by the NH Legislature in 1995. Voting yes on Article 7 in this year's March 9th ballot question: “Shall we adopt the provisions of RSA 40:13 (known as SB 2) to allow official ballot voting on all issues before the Mont Vernon School District on the second Tuesday of March?” and will allow all MV registered voters to vote beginning March 2011 via absentee or polling place ballot.

With SB 2, a February Deliberative Session is held in place of the Annual School District (ASD) meeting. A Deliberative Session:

- is already used by Souhegan High to discuss and amend the budget
- uses a Voters' Guide with pending articles
- is equivalent to our current Public Hearing and Annual School District meeting

SB 2 then provides for a March Tuesday polling place ballot vote or an absentee ballot vote. A voter votes for either a school board proposed budget or a default budget. A voter votes yes for the proposed budget or no for the default budget (which means it is the same as the previous year's budget with certain adjustments).

There are 1800 registered MV voters. Typically 75 to 150 voters participate in the ASD meeting. (Last year there were about 300 voters.) It is difficult for many to attend the ASD meeting. For example, the ballot vote will allow persons to vote who are:

- On military deployment
- Out of town on business or vacation
- Working during the meeting
- Elderly and cannot attend long meetings
- Not able to, due to health reasons
- Unable to attend because of young children
- Not attending ASD meeting for other reasons

By 2008, over 40% or 73 school districts have voted to use SB 2 school.. District schools include: Amherst, Bedford, Lyndeborough, New Boston, Milford. Regional Districts include: ConVal, Jaffery-Rindge, Souhegan.

Remember for this year, if you want your vote to count, and you want to keep your taxes down, you must also attend the Friday, March 12th ASD meeting at the Village School.

*Tom McKinney
Mont Vernon*

We Ask Citizens of Amherst and Mont Vernon to Vote Yes: Article 2

To the editor:

The Souhegan High School Advisory Finance Committee reviewed the 2010-2011 with the Administration, Department Heads and the School Board.

The Administration, department heads and School Board worked very hard to bring in a budget that reflected the difficult economic times and little to no change student enrollment. They were aggressive in their reductions in order to present a budget which has an increase of 2.48% over last year's approved budget.

They faced a handicap of increases of 22.5% in health benefits, 5.5% in dental benefits and 15.23% in contributions to the NH Teacher's Pension Fund. These percentages equate to \$221,860 for health insurance, \$9986 for dental insurance and \$91,603 for the NH Retirement for a total of \$323,449.00 Other increases were in the salary lines of a previously negotiated contract and plant operations.

Reductions were made across the board in staffing including teachers, technology, text books, new and replacement equipment and interscholastic supplies and travel.

After meeting with the administration and department heads we were assured that in spite of the reductions everyone would continue to provide the best education the students at Souhegan High School deserve and the community has come to expect.

We are asking the citizens of Amherst & MontVernon to vote yes on Article 2.

We are also requesting a yes vote on Article 3 which adds \$50,000 to the Expendable Trust for School Maintenance and Article 4 for \$25,000 for an Expendable Trust Fund for Unfunded Liabilities for Retiring Employees. Both of these articles would be funded from a year-end undesignated fund balance (surplus).

*Sincerely,
Souhegan Advisory Finance Committee
Gail Agans
Andrea Bayer
Fran Harrow
Mary Mahar
John Rizzi
Pete Stearns
Marilyn Peterman chair*

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New!

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DIR: West St right onto Cosby, right onto Ridgfield, left onto Valhalla

OPEN HOUSE
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32 Valhalla Drive

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