



The Flagship



HYANNIS AREA CHAMBER OF COMMERCE
The Hub of the Cape

January 29, 2010

Datebook February

Build Your Business Lunch

Friday, Feb. 12: Noon – 1:30 p.m.
Sponsored by Cape Cod Broadcasting. At Outback Steakhouse

Guest presenter Lynn Mason-Small, Marketing Director for Mid-Cape Home Centers, will speak on integrating Social Media into your business Web site.

Meet other HACC members and guests and make solid business contacts in this casual one-on-one setting. Maximize your B2B exposure: bring your business cards and brochures for the resource table; donate a door prize; and be prepared to present YOUR 2-minute introduction.

Enjoy a terrific lunch, great networking and door prizes. Registration begins at 11:30 a.m. RSVP requested!

Cost is \$15 for HACC members; \$25 for non-members. RSVP to 508-775-7778 or www.hyannis.com.

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January means closing up 2009 and planning for 2010



Deborah Converse

By
Deborah Converse,
HACC CEO
deborah@hyannis.com

As a Chamber, we try to provide the resources for best practices for businesses. So I did a little research using our member feature program

“Here For You” to ask business financial services members some tips for 2010 planning.

Terry Slack of H. T. Slack, CPA, Financial Services, gave me some food for thought: “Proper Perfect Planning Prevents Poor Performance.”

In other words planning is an important key for business and individual success. I found some of his other suggestions helpful too.

Ask yourself, **what do you want to accomplish in the coming year and what will it**

cost. Where do you want to be next year at this time? How can you Maximize Your Bottom Line?

Who is your best financial resource? Do you need a financial advisor, or can you plan on your own? Slack suggested that businesses should work **closely with their bank** throughout the year – not just when there is a problem. For example, check loan interest rates: these are probably going to go up, so in planning, see if there will be need for a line of credit, get it

now, and lock it in while rates are relatively low.

As individuals, talk to your **investment advisors to discuss the return** on your investments and your retirement accounts. How are they performing? Do you think you will need to do home repairs, invest in inventory for your business, or have back up for unforeseen things. While interest rates are low, lock in.

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Thank You

to our hosts, sponsors, speakers and door prize donors!

Thanks to Cape Cod Broadcasting for now sponsoring our monthly Build Your Business lunches! Our Jan. 8 guest

presenter was Kristen Mitchell from the Cape Cod Chamber of Commerce who spoke on “Marketing on a shoestring budget.”

Door prizes for the event were donated by: La Petite France Café, Acme Glass, Finnish Woodworks and AFLAC’s Allison Lahey.

Our Jan. 20 Business After Hours sponsor was KAM Appliances & Home Electronics, with a special thanks to Kevin Gralton. For this wonderful

event he brought in chefs from five of his manufacturers, who demo’d and cooked for us, so we offer a special ‘call out’ to Electrolux, Gaggenau, Miele, Viking and Wolfe for feeding us so well.

Door prizes were donated by: KAM, Bay Spirit Tours, Finnish Woodworks, Hammerhead Creatives, Hyannis Whale Watcher Cruises, Osprey Innovative Marketing, Sullivan Tire and Auto Repair, Community Newspapers, Acme

Glass, Inspire Salon and Dr. Debbie Lowenstein

Thanks also to the Kesten’s of New England Reprographics for donating our monthly prize board sign, with a very special “thanks” for the last-minute turn-around this month!

Hyannis Area Chamber members are invited to donate door prizes that will promote their business for our member events. Call 508-775-7778 or e-mail member@hyannis.com for more information!



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Serving the
Cape Cod Community

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David Colburn, CPA, emphasized that **budgeting is a planning tool, not just** an onerous exercise (my term not his). You have to look at your income (or, where you want to be), examine your expenses, and make sure you "pay yourself" or "save your money."

David suggested that there are many deductions this year of which people can take advantage i.e. cash for clunkers payments that are not taxable

on the federal income tax, or the sales tax on a new vehicle that is deductible even if you don't itemize.

There are many more deductions that accountants will know so both Terry Slack and David Colburn shared the advantage of having expert help in closing out 2009 and planning for 2010.

Overall, both commented that we seem to be coming out of the recession but we aren't in full recovery yet. Business owners are projecting optimistically, but cautiously. Both accountants pointed out that there is a fine

balance between being aggressive enough to grow your business and, yet, being cautious.

For businesses – **pricing, quality, customer service, and marketing are key elements to bringing people through the door.** We are seeing at the chamber that more businesses are combining with other businesses to market themselves together to attract people to come to them. In 2010, keep your eyes open for businesses working more closely with the Chamber and each other.

For information about becoming a member of the Hyannis Area Chamber of Commerce, visit www.Hyannis.com or call 508-775-7778.

New Members

The Hyannis Area Chamber of Commerce welcomes the following businesses – your network of members keeps growing! And visit www.Hyannis.com for a complete member directory.

586 Bistro & Bar

Stephen Roy
508-778-6515

Barolo Italian Steakhouse

Kep Kaeppler
508-778-4200
www.baroloitaliansteakhouse.com

Black Whale Gallery

Nancy Lyon
508-771-8600

Brian Mannal Attorney

Brian Mannal
508-775-1177
www.capecodlaw.pro

Cape Cod Plastic Surgery Inc.

Dr. Marc Fater
508-771-0290
www.ccplasticsurgery.com

Cromwell Court Apartments

Linda Zettlemoyer
508-774-4550

East Coast Systems Engineering, Inc.

Erica Campbell
508-771-0068

National Marine Life Center

Kathy Zagzebski
508-743-9888
www.nmlc.org

Puff The Magic

David Wood
508-771-9090
www.puffthemagic.com

S.M. Peckham Electrical

Contracting, Inc.
Steve Peckham
508-775-5100

Team Motivate Boston

Joyce Sullivan
508-625-4118
www.shoptoearn.net/joyceandmatt

Wed Well Magazine

Caroline Smith
508-776-9079
caroline@wedwell.com

Tune in to *Barnstable Today* for Business Wednesday featuring updates from your Hyannis Area Chamber of Commerce presented by CEO Deborah Converse and guest members.

Host Nick Cortese leads the discussion.

Wednesdays at 7:30 AM on local access cable channel 18.

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Business After Hours

Wednesday, Feb. 17: 5:30 - 7:30 p.m. Sponsored by Barolo Italian Steak House, 297 North Street, Hyannis

Join us this month to mix and mingle away those winter doldrums with your fellow members and their guests...don't forget your business cards, and have that 30-second intro ready to go!

Terrific food and drink; great door prizes!

Cost: Members FREE; non-members \$15 each. Please RSVP by calling 508-775-7778 or register online at www.Hyannis.com.

Feb. 3 HACC Economic & Public Policy

Breakfast kicks off series on 2010 economy

The Hyannis Area Chamber is offering a series of breakfast meetings about what we can expect from the economy in 2010.

The first is Wednesday, Feb. 3 from 7:30 – 9 a.m. at the JFK Hyannis Museum, 397 Main Street, Hyannis, when a panel of guests will talk about where they think the economy is headed. **Bert Talerman** from Cape Cod Five Cents Savings Bank, **Olive Chase** from Casual Gourmet, **Jerry Lupton** from Stifel Nicolaus Invest-

ments, and a representative from TD Bank will share their insights with us. There will be plenty of time for discussion and the series is open to the public.

A light continental breakfast will be served and a reservation is appreciated: call the Chamber office and register (508.775.7778) or e-mail Deborah@Hyannis.com. Cost is FREE for chamber members and \$5 for non-members. Visit www.hyannis.com for more information.

SAVE THE DATES!

HACC'S Build Your Business Lunch topics coming up

Feb. 12: Lynn Mason Small, Mid-Cape Home Centers presents "Social network integration to business Web sites"

March 12: Chip Bishop of Bishop Communications to talk about "Promoting yourself and your business"

April 9: Ivan Borowick of

IKA Designs will present "Points for designing your Web site"

May 14: Amy Dufault of Shift Boutique will talk about "optimizing" your Web site, and using tools such as Google analytics, Constant Contact, and Facebook and other social media.

The Flagship

HYANNIS AREA CHAMBER OF COMMERCE
The Hub of the Cape

President/CEODeborah Converse
Vice President of Operations Jessica Tinti
Vice President Business Development & TourismLee McGraw
Director of Sales and MarketingGeoff Converse
Information SpecialistsNancy Crowell-Cotoia, Perci Vozeolas, Lynn Remick
JFK Hyannis Museum StaffJoan Greim, Ed Flynn, Ann McIsaac

Board of Directors

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Vice ChairmanSharon Hawkins
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PO Box 100, Hyannis, MA 02601 • 508-775-2201 • hacc@hyannis.com

All editorial material prepared by The Hyannis Area Chamber of Commerce. Questions regarding content should be addressed to the Chamber's administrative office.

Winter Workshops

The Hyannis Area and Yarmouth Area Chambers of Commerce are partnering with Coastal Community Capital to present and promote these important workshops in February and March. To learn more visit www.Hyannis.com or call 508-775-7778.

Feb. 2: SECURE DATA

Will you be ready for the new Massachusetts 201 CMR 17 Client Privacy Law? Is non-compliance worth the risk?

The compliance deadline of March 1 is fast approaching! Learn what the privacy regulations mean to you and your business. This new law affects every business, for profit and non-profit. In order to determine how to bring your business in compliance it is essential to know the facts. Discussions will include: the law's intent, the

law's requirements and how it applies to each unique firm.

Presenter: Dave Kern of Peritus Security Partners LLC.

Dave lectures on the importance of compliance risk assessments, identity theft and biometric security application. He has held multiple senior leadership Marketing, Sales Management and Business Development positions with F-50 firms including Procter & Gamble, International Paper & Dow Jones.

Kevin MacArthur, President of Secure Networks and **Kurt Baumgarten**, Certified Information Systems Auditor (CISA) will be available to answer your questions.

Location: The Hampton Inn, 99 Route 28, West Yarmouth

Time: 9 - 11 a.m.

Cost: \$5 members; \$15 non-members

Feb. 23: SOCIAL NETWORKING FOR YOUR BUSINESS

Social networking (Facebook, Twitter, LinkedIn, Plaxo) can be very effective for your business! Learn how in this overview of the main social networking Web sites, including *who you can reach through each one and why this is important*. This workshop nails the what, why and how you can utilize these networks to build your business and get your word out at no cost.

Presenter: Kristen Carey, Director of Internet Advertising and Regional Sales, Cape Cod Chamber of Commerce.

Location: The Hampton Inn, 99 Route 28, West Yarmouth

Time: 9 - 11 a.m.

Cost: \$5 members; \$15 non-members

Barnstable Town Council approves 1:1 tax rate – good for business and the economy

By Deborah Converse, HACC CEO
deborah@hyannis.com

In early January, the Town Council voted not to shift the tax rate, but keep it at 1:1 – commercial to residential. This means that commercial property owners pay at the same rate as residential property owners. In this economy, businesses are very thankful that they don't have another tax to face as they start to plan for 2010.

The history of the "split tax" is long. Each year the Town Council is required by state law to vote on the tax rate, so each year businesses face the possibility that the tax rate will shift up for the commercial sector and stay the same for residents.

If the Council was to adopt

the shift up to 1.50 percent, the Commercial Property rate would go from \$6.85 to \$10.28. For every \$1 saved by a residential taxpayer, \$7.80 would be paid by the commercial property. For instance, if the rate was 1.50 percent at a \$500,000 value--the residential rate would be \$3,205, while the commercial rate would be \$1,935 more, or \$5,140. This potential burden is one that commercial properties face each year. A jump of 50% in taxes is hard to plan for—just think if you as a homeowner had to face that each year.

A higher shift in the tax rate, above the 1-1, increases the cost of doing business in the town. In general, shifting the tax burden to the commercial sector is considered unfriendly to business and is not employed

in areas of the Commonwealth that have a commercial tax base of less than 10%. Barnstable has less than 10%.

The Chamber advocates that, instead of the commercial tax rate going higher than the residential rate, we need to encourage businesses to put money back into their operations--to revitalize and or expand their operations.

The only meaningful and sustainable solution is to grow our commercial tax base, control spending and make wise financial choices for the future leading to a balanced economy. We need to remove the barriers to economic development and increase the reinvestment in our business sector. A vital sustainable community has a better balance between business and residential tax payers.

ADOLOGY:

The study of ads and the impact they have on your business

By HACC Staff

member@hyannis.com

In January, Kristen Mitchell from the Cape Cod Chamber of Commerce was the guest presenter for the HACC's Build Your Business Lunch.

Kristen approached the session as an explanation of the term "adology." She asked "What do you want from your ads?" This is the foundation for building a marketing plan that works for your business.

She added "You have to spend money to make money!" and that now is NOT the time to cut your marketing budget. This sends the wrong message to people, who will think you are going out of business. She said "Businesses need to get smarter about marketing by doing research like any investor would do." She offered the following tips to get you started.

1. Determine who your customer is and market to them, not necessarily to what YOU like. To do this:

- Do surveys.
- Ask questions as they check out.
- Talk to them about what they like about your business.

2. Establish a realistic budget and budget according to seasonal needs. Also, set up a rainy-day fund: this can help support your business when cash flow is slow.

3. Branding is important – it tells people how you want to be seen

4. Emotions drive decisions so when you are marketing yourself do the

following:

- Highlight your competitive advantages
 - Select an advertising vehicle that appeals to your type of client
 - Diversify your marketing – don't put all your eggs in one basket
 - Find out what works for you and use it (coupons, social media, include your URL in all advertising)
 - Look for affordable options (partnering with another store, work with restaurants with coupons for shoppers)
 - Think outside the box, but not so far outside you're in outer space.
5. Develop relationships with customers. Some ideas for doing this include:

- Networking through Chambers of Commerce
- Have customer appreciation specials
- Have an e-mail promotion for loyal customers only
- Use the media and get the word out through press releases
- Be sure to update your social media marketing regularly, otherwise it gets stale and people tune out.
- Package with other chamber members to promote both of your products

The HACC's Build Your Business Lunch is sponsored by Cape Cod Broadcasting held on the 2nd Friday of the month at 12 Noon. Guest presenters from among the membership provide insight and information of value to the business community. For more information visit www.Hyannis.com.

Here For You ▶

Looking for help with services such as house painting, accounting, health care, automotive, banks, computers and more?

Visit www.Hyannis.com and click on "Here For You" to find the resources you need!

This special section of Hyannis.com is better than the yellow pages because it features member year-round reputable businesses that you can count on!

2010 Hyannis Area Chamber of Commerce Member Survey

Your opinion is important to us!
Please fill out and return this survey to the HACC, 397 Main Street, Hyannis, MA 02601.
Questions? Call 508-775-7778.

1. Which category BEST describes your company?

Please select only one.

- Retailer
 Tourism-related (hotel, restaurant, attraction, etc.)
 Professional (accountant, architect, engineer, doctor, lawyer)
 Home Services (landscaping, trash removal, pest control, spa, gym, hair salon)
 Commercial services (printing, web services, designers)
 Cultural organizations
 Non-profit business or charity (except cultural)
 Financial (banks, investments)
 Contractors (builders, building supplies, HVAC, plumbers, painters)
 Media (print, radio, web)

2. In which HACC activities/ events have you participated in the last 12 months? Check as many as apply.

- Yes
 No, but would like to
 No, because I'm not interested
Economic and Public Policy Breakfasts
 Yes
 No, but would like to
 No, because I'm not interested
Build Your Business Lunches
 Yes
 No, but would like to
 No, because I'm not interested

Business After Hours

- Yes
 No, but would like to
 No, because I'm not interested

New Member Reception

- Yes
 No, but would like to
 No, because I'm not interested

Golf Tournament

- Yes
 No, but would like to
 No, because I'm not interested

Father's Day Classic Car Show

- Yes
 No, but would like to
 No, because I'm not interested

Annual Meeting

- Yes
 No, but would like to
 No, because I'm not interested

Other (please specify)

3. Are you currently involved on any of our Committees? Check as many as apply.

- Yes No
 No, but would like to be

Board of Directors

- Yes
 No
 No, but would like to be

EDGR (Economic Development & Government Relations)

- EDGR Yes No
 No, but would like to be

Marketing Committee

- Yes No
 No, but would like to be

Technology Committee

- Yes No
 No, but would like to be

Membership Committee

- Yes No
 No, but would like to be

Father's Day Car Show

- Yes No
 No, but would like to be

Annual Dinner

- Yes No
 No, but would like to be

Golf Committee

- Yes No
 No, but would like to be

4. Have you taken advantage of any of HACC's marketing or sponsorship opportunities in the last 12 months?

Check as many as apply.

- Yes
 No, but would like to
 No, not interested

E-blast sponsor

- Yes
 No, but would like to
 No, not interested

Flagship advertiser

- Yes
 No, but would like to
 No, not interested

Website tile ad

- Yes
 No, but would like to
 No, not interested

Website banner ad

- Yes
 No, but would like to
 No, not interested

Website enhanced listing

- Yes
 No, but would like to
 No, not interested

Guidebook/Member Directory ad

- Yes
 No, but would like to
 No, not interested

Golf event sponsor

- Golf event sponsor Yes
 No, but would like to
 No, not interested

Father's Day Car Show sponsor

- Yes
 No, but would like to
 No, not interested

Annual Meeting sponsor

- Yes
 No, but would like to
 No, not interested

Business After Hours Sponsor

- Yes
 No, but would like to
 No, not interested

Build Your Business Lunch Sponsor

- Yes
 No, but would like to
 No, not interested

Breakfast Forum sponsor

- Yes
 No, but would like to
 No, not interested

5. Please rate the following benefits of membership.

- Not at all important
 Somewhat important
 Very important
 Most important

Activities

- Activities Not at all important

- Somewhat important
 Very important
 Most important

Marketing opportunities

- Not at all important
 Somewhat important
 Very important
 Most important

Networking

- Not at all important
 Somewhat important
 Very important
 Most important

Getting to know local decision makers

- Not at all important
 Somewhat important
 Very important
 Most important

Referrals

- Not at all important
 Somewhat important
 Very important
 Most important

Information resources

(web, email mailings, Flagship, postcard mailings)

- Not at all important
 Somewhat important
 Very important
 Most important

Access to promote your business events and news through Hyannis.com

- Not at all important
 Somewhat important
 Very important
 Most important

National and regional visitor promotion oif Hyannis through print media and trade shows

- Not at all important
 Somewhat important
 Very important
 Most important

FAM tours, exposing Hyannis to travel and destination writers worldwide

- Not at all important
 Somewhat important
 Very important
 Most important

JFK Hyannis Museum (which is owned by the Chamber)

- Not at all important
 Somewhat important
 Very important
 Most important

Cape Cod Baseball League Hall of Fame (which is managed by the Chamber)

- Not at all important
 Somewhat important
 Very important
 Most important

Branding/reputation of Hyannis as a destination

- Not at all important
 Somewhat important
 Very important
 Most important

Access to other members

- Not at all important
 Somewhat important
 Very important
 Most important

Strong Board of Directors

- Not at all important
 Somewhat important
 Very important
 Most important

Physical presence, representation and involvement in town activities (Community Center, Stroll, 4th of July, Harbor Lighting)

- Not at all important
 Somewhat important
 Very important
 Most important

Advocacy (representing business interests at Town Council and committees)

- Not at all important
 Somewhat important
 Very important
 Most important

Access to Group health insurance

- Not at all important
 Somewhat important
 Very important
 Most important

Other (please specify)

6. Please attach any additional comments on a separate page.

7. Please provide your name and contact information if you'd like us to follow up on any of the questions/interests indicated above. Thank you!

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