



CONNECT → GROW → IMPACT



Oak Hill Trail in Concord

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We're launching our new website later this month!

In January 2023, we'll introduce you to our new website. The modern, responsive design allows viewers to easily navigate on their smartphones, tablets and desktop computers. Members will also have access to essential content in an app. Get a video tour of the new Info Hub at bit.ly/InfoHubTour. We're thrilled to unveil this exciting project!

During the transition to our new site, you may experience a brief outage of our online tools. If you are experiencing any prolonged issues reach out

(Continued on page 3)

Connect, grow, impact in 2023

The start of a new year is a great time to reflect on your professional goals, and evaluate whether your current business tools are working for you. In Greater Concord, nearly 900 businesses and organizations have chosen to rely on one specific business resource to help them continuously grow their client base and stand out in the community. As members of the Greater Concord Chamber of Commerce, these organizations work collaboratively in the community, support each other, and have access to a wellspring of tools for businesses of any size.

"People want to do business with people they know," said Chamber President, Tim Sink. "Our members network and refer their clients to each other. They generously share their knowledge and skills

at educational workshops and events. And we work together on large community projects that a single business could never tackle alone." Sink continued, "Some of these initiatives have literally changed Concord's landscape; the Main Street renovation is a great example of how the Chamber served a powerful role of connecting the business community with the City of Concord—creating a lasting improvement that impacts everyone."

Chamber membership offers a wide range of benefits, including tools to help businesses connect with their community. Members can grow their client base, attract talented staff, and achieve a strong online presence with complimentary member perks. The Chamber's popular networking events and trade shows attract professionals from diverse industries. Businesses achieve brand recognition by getting published in maps, magazines, business directories and receiving online exposure. Member job listings stand out and have credibility, and employers can improve retention through unique member-to-member discounts.

Some businesses look to the Chamber when it's time to bring their organization to the next level. The Chamber offers timely forums and webinars on practical business topics, a BNI-style networking group for motivated professionals, and a prestigious leadership program. Members looking to introduce their business to the community, launch a new product, or just make a splash online or in print, can take advantage of unique advertising opportunities. The

Chamber staff will work with businesses of any size to develop marketing campaigns that target tourists and new residents, or thousands of the area's top professionals.

Chamber membership also supports advocacy efforts, workforce development, and beautifies New Hampshire's Capital City. Chamber staff and volunteers have a powerful voice in the community, and advocate for businesses at the local and statewide level—most recently to ensure the upcoming Interstate-93 expansion project meets the needs of businesses and individuals in the city. The Chamber manages many workforce development initiatives, including a leadership program for high school sophomores, offers grants for local students to gain real-world skills and learn about career opportunities, and hosts one of the state's most vibrant young professionals networks—CYPN. The Creative Concord initiative presents an annual sculpture exhibit in the City of Concord, spearheads mural projects, and convenes the area's arts organizations to tackle large-scale projects, including festivals, tourism resources, and measuring the economic impact of Concord's vibrant cultural economy.

(Continued on page 3)

CONNECT → GROW → IMPACT
with the community your business NH's Capital Region

"I am convinced that a membership in the Greater Concord Chamber is the best return on investment a business or nonprofit can make." — Ryan Robinson

Connect with your Chamber community at events

WELCOME new members!

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Webster, NH 03303
(603) 568-4980
chloe@cdziura.com
cdziura.com

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Concord, NH 03301
(617) 819-0914
swilson@ensocounselinggroup.com
ensocounselinggroup.com

MAIN STREET VIRTUAL
Sunapee, NH 03782
(207) 520-9988
info@mainstreetvirtual.com
mainstreetvirtual.com

Save the date for our 32ND Annual Business Showcase trade show!

Thursday, April 13 • 3-6 p.m.
Grappone Conference Center,
70 Constitution Ave, Concord

If you regularly attend Business After Hours, you'll love our key networking event of 2023! Exhibitors can expect traffic of close to 200 people visiting their table during the event, while attendees will have the opportunity to meet with over 75 diverse exhibitors eager to discuss their business. With a multitude of door prizes, numerous hospitality sponsors offering delicious food samples, and event announcements by DJ Nazy, everyone at the event will enjoy the energetic, friendly networking atmosphere that this popular event is known for. Exhibitor booths are \$275 or \$300 with electricity; reserve your space now by calling (603) 224-2508 or email events@concordnhchamber.com.

Business After Hours at The Draft Sports Bar and Concord Casino

Tuesday, January 10 from 5:30-7 p.m.
67 South Main Street, Concord
\$7 members in advance / \$10 members at the door

Join us at The Draft Sports Bar & Concord Casino! Enjoy drinks and apps from the restaurant, and explore Concord's newest nightlife venue on South Main Street. A portion of all gaming proceeds support New Hampshire charitable organizations. Enjoy the company of fellow members and friends at this fun event, and bring your business cards to connect with new clients and customers at the start of the new year. Learn more and register at concordnhchamber.com.



Monthly Forum: 2023 Legislative Preview

Thursday, January 12 from 11:30 a.m. to 1 p.m.
The Holiday Inn, 172 North Main Street, Concord
\$30 members / \$35 public

This highly-anticipated luncheon forum will give you insight on what the top discussions will be in the coming legislative session. Learn from leading experts what may affect your business and key bills to keep an eye on in the areas of healthcare, energy and environment, and workforce development. Panelists Annmarie Timmins, NH Bulletin, Heidi Kroll, Gallagher, Callahan & Gartrell, PC, Phil Sletton, NH Fiscal Policy Institute, and Dean Spiliotes, Civic Scholar, will address pertinent topics for NH businesses. This event includes a Q&A session, and is generously sponsored by Ledyard National Bank. Learn more and register online at concordnhchamber.com. Please RSVP by January 4.



Meet Your Chamber

Wednesday, January 25 from 12-1 p.m.
Greater Concord Chamber of Commerce, 49 South Main Street, Concord
Complimentary event

Join us for this orientation for new and existing members. This is a great opportunity for you or your colleagues to learn about Chamber benefits and meet area professionals. Email Gabe at membership@concordnhchamber.com or call (603) 224-2508 to learn more and sign up, or visit concordnhchamber.com. Space is limited.

GCG congratulates its colleague, Michael Ruedig



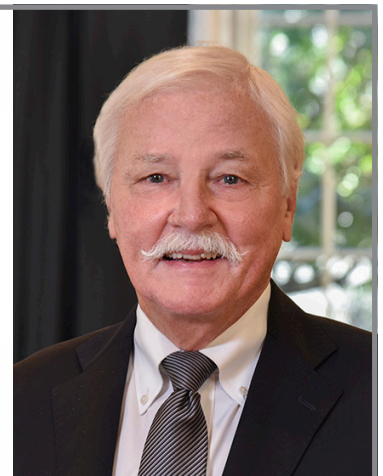
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We're launching our new website later this month!

(Continued from page 1) to us at (603) 224-2508 or via email. We'll be responding during our regular business hours—Monday through Friday from 8:30 a.m. to 5 p.m.

We are anticipating the highest web traffic the Chamber has ever seen! This is a great opportunity to get your brand in front of thousands of the area's top professionals. Contact Gabe at (603) 224-2508 or membership@concordnhchamber.com to book your online ad today.

Website Ad Rates:

Banner Ad

Your ad will appear on every page of the website, including the home page, on random rotation with other ads. Your ad will display for 6 seconds with each appearance, and includes a call-to-action link.

\$140 per month (1 month)

\$125 per month (6-month minimum)

\$115 per month (12-month minimum)

Tile Ad

Your ad will appear on every page of the website, except the home page, on random rotation with other ads. Your ad will display for 6 seconds with each appearance, and includes a call-to-action link.

\$90 per month (one month)

\$75 per month (6-month minimum)

\$68 per month (12-month minimum)

Connect with CYPN Concord Young Professionals Network



CYPN Networking at the Bank of NH Stage

Wednesday, January 18 from 5:30-7 p.m.

16 South Main Street, Concord • Complimentary event



Come ring in the new year with Concord's vibrant young professionals community, while playing some of the most popular yard games—indoors! Spark some friendly competition with your friends and coworkers playing corn hole, can jam and ladder toss while enjoying beer and cider tastings. Beverages will also be available for purchase to pair with some great food. As always, bring your business cards to enter the raffle for a door prize. Learn more and register online at concordnhchamber.com.

20 South Main Street Survey

Local developer and Chamber Board Member, Steve Duprey, asked CYPN for input on a new building. We received over 1,000 responses to designs created for 20 South Main Street. This new building will be located between the Concord Food Co-op and Bank of NH Stage in downtown Concord. Read the Concord Monitor's article at bit.ly/ConcordMonitorArticle20MainSt.



Connect, grow, impact in 2023

(Continued from page 1) "I am convinced that a membership in the Greater Concord Chamber is the best return on investment a business or nonprofit can make," said Ryan Robinson, Senior Director of Business Development, Mainstay Technologies, LLC. Businesses who join this vibrant community have access to outstanding resources, and support efforts that develop economic opportunities, strengthen the business climate, and enhance the quality of life for all in the Capital Region. Visit concordnhchamber.com to learn more about how your business can make an impact through Chamber membership, or contact Manager of Membership Services, Gabriel Szczepanik at (603) 224-2508, membership@concordnhchamber.com, or visit the Chamber office at 49 South Main Street in downtown Concord.

THANK YOU for renewing your memberships!

AARP-NH

Above All Collision Center
Adams Lock & Safe
Angelina's Ristorante Italiano
Arcomm Communications Corp.
The Barley House Restaurant & Tavern
Barranquilla Flavor
Benjamin F. Edwards & Company
Better Homes & Gardens-The Masiello Group

1883 Black Ice Hockey Association
Breakthrough Pediatrics, PLLC
Catering By Design
Chappell Tractor
Checkmate HCM
Chief's Place Pizza and Restaurant
Company C

Concord Arts Market
Concord Auto Spa
Concord Awning & Canvas
Concord Barber Shop
Concord Coach Lines, Inc.
Concord School District SAU #8
Cross Insurance Agency
Echo Communications, Inc.
Eversource Energy
Gibson's Bookstore

Gilmanton Winery & Vineyards
Granite State Naturals
Granite State Title Services
Greenblatt & O'Rourke, PLLC
Harvard Pilgrim Health Care
Lavallee Brensinger Architects
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Ledyard National Bank
Lenn Johnson Electric
Lumber Barn
Merrill, Lynch, Pierce, Fenner & Smith, Inc.
NBT Bank, N.A.

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New Hampshire Charitable Foundation
New Hampshire Cleaning Services
New Hampshire Fisher Cats
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Pitchfork Records
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Quality Press, Inc.

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Roan Family Funeral Home - Still Oaks
Chapel

Saint Anselm College NH Institute of Politics
Saymore Trophy Company
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Starkey Realty, LLC

The Stove Barn
Tile & Stone
Tropical Smoothie Café
Twinstare Technologies
Valpey Financial Services, LLC
Viking House
Woman's Club of Concord

BUSINESS FOCUS:

Individual Retirement Accounts - Distributions

By Rodger O. Howells, CPA, MST, Rodger O. Howells, LLC



Rodger O. Howells

Traditional and Roth Individual Retirement Accounts (IRAs) are tax-friendly investment accounts that individuals can utilize to save for retirement. Generally, contributions to traditional IRAs are deductible and contributions to Roth IRAs are not deductible. The deduction for contributions made to a traditional IRA may be limited if a taxpayer participates in an employer-sponsored pension plan. Contributions to IRAs were discussed in detail in the October 2022 Chamber Review newsletter.

Traditional IRA Distributions

The entire distribution from a traditional IRA is included in taxable income unless the taxpayer made nondeductible contributions to the IRA. If nondeductible contributions were made, a percentage of each dollar distributed is taxable. The taxable percentage is calculated as the amount of deductible IRA contributions and tax-sheltered earnings divided by the total value of the IRA. Example: a taxpayer's IRA balance of \$100,000 includes \$40,000 of nondeductible IRA contributions made by the taxpayer. The remaining portion of the account balance (\$60,000) represents deductible contributions and tax-sheltered earnings. Sixty percent of each distribution is taxable.

Roth IRA Distributions

Qualifying distributions from Roth IRAs, including tax-sheltered earnings, are not taxable. A qualifying distribution is one made once a taxpayer has reached the age of 59½, and five years have passed since the taxpayer first made a Roth IRA contribution. Once the five-year rule is satisfied, distributions because of death or disability, or up to \$10,000 for a first-time home purchase are not taxable regardless of a taxpayer's age.

Nonqualifying Roth IRA distributions are taxable to the extent a nonqualifying distribution is comprised of tax-sheltered earnings. Unlike taxable traditional IRA distributions, Roth IRA distributions are deemed to be first made from nondeductible contributions that are not taxable. Nonqualifying distributions in excess of contributions to a Roth IRA are taxable.

Excise Tax on Traditional and Roth IRA Distributions

A ten-percent excise tax is imposed on the taxable portion of premature traditional IRA distributions and nonqualified Roth IRA distributions. A premature traditional IRA distribution is one that is made before a taxpayer has reached the age 59½. A nonqualifying distribution from a Roth IRA includes distributions that do not meet the five-year rule (discussed above) regardless of a taxpayer's age.

The excise tax is imposed in addition to the income tax associated with the distribution. The excise tax applies even if a taxpayer does not have an income tax or income tax filing requirement.

There are exceptions to the ten-percent excise tax on premature

traditional IRA distributions and nonqualified Roth IRA distributions. Distributions made because of death or permanent disability, to pay for higher education expenses, or to pay for expenses related to a first-home purchase are not subject to the ten-percent excise tax. Distributions used to pay for certain unreimbursed medical expenses and to pay for health insurance premiums during a period of unemployment are also not subject to the ten-percent excise tax.

Minimum Distribution Requirements

Minimum annual distributions are required from traditional IRAs when a taxpayer reaches the age of 72. The minimum distribution requirements are also applicable to inherited traditional and inherited Roth IRAs. Required distributions will be discussed in the February 2023 Chamber Review newsletter.

Rodger is a certified public accountant at Rodger O. Howells, LLC where his business provides proactive tax planning, estate planning, and business solutions to a diverse client base. He teaches federal income taxes as an adjunct instructor at New Hampshire Technical Institute. Rodger earned his Master of Science in Taxation from Bentley University.

Kaylee Montminy, a tax and accounting associate with Rodger O. Howells, LLC, assisted with the preparation of this article. Kaylee earned her Master of Science in Accounting from Southern New Hampshire University.

Bringing shoppers to Concord

visitconcord-nh.com

Our tourism blog and accompanying social media channels were busy during the holiday season! We used this platform to promote *Spread Joy, Shop Concord*—a shop local campaign we presented with

Intown Concord and NBT Bank, N.A. We received gift ideas from local stores, and used these submissions to create a special blog post titled "12 gift ideas for the holidays". This article highlighted local small businesses, and had some fun gift-giving tips. We also worked with Concord TV to create video interviews with Spruce Home and Company and NBT Bank, N.A. Watch the video playlist on at bit.ly/SpreadJoyShopConcordVideos.

BUSINESS FOCUS: Ground Improvements

ENGINEER SAFER SOLUTIONS FOR URBAN DEVELOPMENT

By Sarah Kurtzer, EIT, Project Engineer, Nobis Group

With the rise in construction activity and demand for additional and improved transportation services, the need to utilize sites with unsuitable soil conditions for new construction has increased substantially in the past few decades. Building on these unsuitable soils can result in bearing capacity failures, excessive settlement, liquefaction of soils, sinkholes in roadways, and landslides, to name a few issues. Previously, very few (and usually costly) methods were available to solve the issues associated with unsuitable soil conditions like uncontrolled fill, soft clays, loose coarse-grained soils, and collapsible soils.

Ground improvement, or ground modification, is the process of using mechanical means to improve the engineering properties of on-site soils. Ground improvement comes in many forms including densification of existing on-site soils, drainage and dewatering, preloading, reinforcement, chemical stabilization, and thermal and biological treatment. Selection of a ground improvement method should consider structural, geotechnical, environmental, and construction conditions, as well as reliability and durability. Some of the more common types of ground improvements are traditional compacting, deep dynamic compaction, rapid impact compaction, aggregate piers, and rigid inclusions.

Ground improvements have become a favorable option as technology has advanced. In many situations, improving the ground is a more economic and more efficient means of making a site suitable for construction. Ground improvements may eliminate the need for costly deep foundation systems such as driven piles, drilled shafts, and micropiles. Disposal costs may also be reduced as most ground improvement methods produce



Sarah Kurtzer

little to no waste, which is extremely advantageous on environmentally impacted sites.

The geotechnical industry is always developing and implementing new ways to work with difficult geotechnical conditions. Ground improvements provide alternative solutions to urban development that can be tailored to each specific site and project.

As a geotechnical Project Engineer at Nobis, Sarah coordinates and conducts on-site direction of subsurface exploration programs and sampling to assist with the planning and design of municipal, state, and federal projects.

Nobis Group® is a cohesive team of over 75 professionals with expertise in engineering and science. As active participants in the communities where we live and work, Nobis Group® is committed to creating safer, healthier, and more viable environments.



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Visitor Center Art Gallery

Our latest exhibit from New Hampshire Art Association features prints by Kate Higley. Higley has lived and exhibited her work throughout the U.S. and abroad. The pieces shown in this exhibit focus on environmental issues, in particular the waste stream. As she was preparing to teach Introduction to Printmaking at Great Bay Community College in Portsmouth, Higley began collecting textural trash to create collagraphs prints; the rapidity, volume, and variety of that trash collection was the germ for this series of prints. The tangle of the abundant life in the wetlands, the flow of the tides, the struggles that deeply imagined small or even cellular organisms face navigating environmental degradation are her themes, with a nod to the source of their potential destruction. You may view these works in our office at 49 South Main Street, Monday-Friday 8:30 a.m. to 5 p.m.



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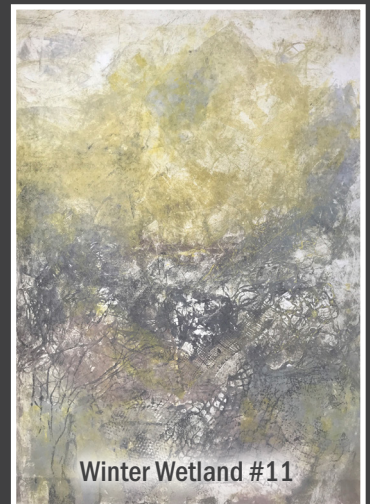
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Leadership Greater Concord (LGC) Alumni

We had a great turnout for our annual LGC Alumni Celebration! If you are interested in supporting this unique program, save the date for the Scholarship Breakfast Auction on Friday, March 31 at Concord Hospital. This fun event includes networking with community leaders.

MEETING CALENDAR January

Creative Concord

Jan. 3 (Tue) 8:30am
Zoom

LGC Steering Committee

Jan. 4 (Wed) 8am

Ambassadors

Jan. 4 (Wed) 4pm

Chamber Connections (Fall)

Jan. 5 (Thurs) 7:30am

State Government Affairs

Jan. 10 (Tues) 8am
Zoom

Business After Hours at The Draft Sports Bar & Concord Casino

Jan. 10 (Tue) 5:30pm

Leadership Greater Concord Session Day

Jan. 11 (Wed)
Communications and the Media

Executive Committee

Jan. 11 (Wed) 8am

Monthly Forum: 2023 Legislative Preview

Jan. 12 (Thurs) 11:30am
Holiday Inn

Chamber Connections (Spring)

Jan. 12 (Thurs) 4pm

Concord Young Professionals Network (CYPN) Networking at Bank of NH Stage

Jan. 18 (Wed) 5:30pm

Chamber Connections (Fall)

Jan. 19 (Thurs) 7:30am

Board of Directors

Jan. 19 (Thurs) 8am
Grappone Conference Center

CASL Steering Committee

Jan. 20 (Fri) 8am

CYPN Steering Committee

Jan. 23 (Mon) 3pm

Meet Your Chamber

Jan. 25 (Wed) 12-1

Chamber Connections (Spring)

Jan. 26 (Thurs) 4pm

February

LGC Steering Committee

Feb. 1 (Wed) 8 am Zoom

Ambassadors

Feb. 1 (Wed) 4pm

Chamber Connections (Fall)

Feb. 2 (Thurs) 7:30am

Creative Concord

Feb. 7 (Tue) 8:30am

Business After Hours with Launch NH

Feb. 7 (Tue) 5:30pm
The Hotel Concord

Leadership Greater Concord Session Day

Feb. 8 (Wed)
Government and Politics

Executive Committee

Feb. 8 (Wed) 8am Zoom

Monthly Forum

Feb. 9 (Thurs) 11:30am
Holiday Inn

Chamber Connections (Spring)

Feb. 9 (Thurs) 4pm

State Government Affairs

Feb. 14 (Tues) 8am
Zoom

Concord Young Professionals Network (CYPN) Networking

Feb. 15 (Wed) 5:30pm

Chamber Connections (Fall)

Feb. 16 (Thurs) 7:30am

Board of Directors

Feb. 16 (Thurs) 5:30pm
Common Man

CASL Steering Committee

Feb. 17 (Fri) 8am

Chamber Connections (Spring)

Feb. 23 (Thurs) 4pm

Snow Policy

If Concord Schools are delayed or closed as a result of inclement weather, all morning committee meetings (unless virtual) are cancelled. Staff will be in touch to reschedule.

We're launching our new website later this month!

Learn more on page 1 and 3 in this newsletter. Some members may experience brief outages of our online tools. Reach out to us if you have any prolonged issues at (603) 224-2508 or via email.

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