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Cobblestone Design Company (Photo credit: Ava Philbrook)




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Showing off the beauty of Concord

visitconcord-nh.com

Our tourism blog highlights Concord's natural beauty, delicious food, unique shops, and more to tourists and new residents. Check out the website and social media channels to see what's new in our capital city.

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Marjorie Swope Park Trail

Shop local campaign returns for another festive season

Whether you are preparing for Hanukkah, the winter solstice, Kwanzaa, or Christmas, the upcoming holiday season is a special time for many of us, and shopping for gifts is often part of the celebration. If you're preparing for this gift-giving season, don't overlook the treasure trove of unique shops and one-of-a-kind items that can be found right here in Concord, New Hampshire.

The Greater Concord Chamber of Commerce, Intown Concord, and NBT Bank, N.A. are partnering once again to present *Spread Joy, Shop Concord*, an initiative that highlights local businesses and shares their stories. Last year's campaign was a huge success, drawing attention from statewide news organizations, and reaching nearly 30,000 people on social media.

"ConcordTV was an essential part of this effort," said Chamber Creative Director, Emily Marsh. "They filmed and produced four videos that really captured that magical feeling of community that is a huge part of shopping locally." In the video featuring Gibson's Bookstore, ConcordTV, Your Community Media Center, filmed interviews of



bookstore staff, local writers, and dedicated customers. "I am constantly filled with joy every time I put a book in someone's hand and I see their face light up. Or I hand a book to a little kid and I watch the love of reading happen on their face in that moment," said bookseller Ryan Clarke in the video. "After filming that interview with Ryan, I had a list of book recommendations that I couldn't wait to buy," continued Marsh.

Spread Joy, Shop Concord also connects the community to events and holiday happenings in the area. One of the campaign highlights is Midnight Merriment, presented by Intown Concord. This special event brings thousands of shoppers to downtown Concord for festive fun on Friday, December 2 from 5 p.m. to midnight. Main Street is filled with holiday music, the storefronts are sparkling with lights, and families can pick up hot cocoa or s'mores as they shop their way through Concord's beautiful historic downtown. The event also features a "Winter Giftopolis," presented by Concord Arts Market, that lets shoppers browse a wide variety of hand-crafted wares made by local artists. "These downtown businesses pull out all the stops for this event, and offer their best discounts of the season," said Intown Concord Executive Director, Jessica Martin. "It really is a magical night, with caroling, festive costumes, light displays and so much more."

Area businesses are invited to jump in the spotlight and participate in this popular shop local campaign. Learn more about *Spread Joy, Shop Concord* at concordnhchamber.com and use the hashtag [#SpreadJoyShopConcord](https://twitter.com/SpreadJoyShopConcord) to post your own gift ideas and shopping finds. Let's spread our love of local businesses this holiday season!



Spread Joy Shop Concord 2021 featured small businesses, Lilise Designer Resale, Gibson's Bookstore, Granite State Candy Shoppe LLC and Brothers Cortado LLC (pictured here), in video interviews.

WELCOME new members!

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Capital Well Clean Water Center
Capitol Craftsman & Romance Jewelers
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Concord Monitor
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Granite Ledges of Concord
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Havenwood Heritage Heights
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Magazine
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Council
New Hampshire Distributors, LLC

Continued on page 3

Connect with your Chamber community at events!

Business After Hours at Mariner Wealth Advisors

Tuesday, November 8 from 5:30-7 p.m.
6 Eagle Square, 3rd floor, Concord
\$7 members in advance / \$10 members at the door



Join the Chamber and Mariner Wealth Advisors for an evening of networking. You're invited to explore the beautiful stone Hamel Center in Eagle Square—home of an indoor replica of a New Hampshire Fire Tower, that offers beautiful views of the city of Concord and Merrimack River. Meet the friendly team of wealth advisors who can help you create a personalized (and flexible!) financial plan, and enjoy delicious hors d'oeuvres from Twelve31 Events. Be sure to bring business cards to enter the door prize drawings, and to hand out to new clients and customers! Learn more and register online at concordnhchamber.com/key-events.

Monthly Forum: What does homelessness look like in Concord?



Thursday, November 17
11:30 a.m. to 1:15 p.m.
Holiday Inn, 172 North Main Street
\$30 Chamber members / \$35 public



Connor Spenn, Concord
Coalition to End Homelessness



Ariel Hayes, New Hampshire
Youth Success Project



Beth Heyward,
Community Action Program



Lauren Berman-Lefebvre,
Families in Transition

What does housing instability mean for individuals, youth, and families in the Capital



Region? A panel of representatives from local agencies, who work directly with Concord's unhoused population on a daily basis, will discuss the causes and outcomes of both short-term and chronic homelessness. You'll gain perspective on this statewide crisis, learn how our local community is responding, and hear directly from an individual who was temporarily unhoused. This event includes a delicious plated lunch, Q&A session, and networking with fellow professionals who are motivated to make change in our community. Thank you to our generous

sponsors, JH Spain Commercial Services, LLC and Warrenstreet Architects, Inc. Learn more and register online at concordnhchamber.com/key-events.

103RD Annual Meeting and Citizen of the Year

Thank you to everyone who is joining us on Wednesday, November 2 from 5-8 p.m. for our biggest social event of the year! We're thrilled to celebrate the year's accomplishments with our members during a lively cocktail hour and plated dinner. Special thanks to Duprey Hospitality and the Grappone Conference Center for helping us craft our delicious menu, D. McLeod, Inc. for creating stunning floral centerpieces and Speedy Printing and Copying for sponsoring our mailed invitations. The evening will culminate in the presentation of the distinguished Citizen of the Year Award, which will be given to Ellen Groh of Concord Coalition to End Homelessness. Learn more about this year's event at concordnhchamber.com.

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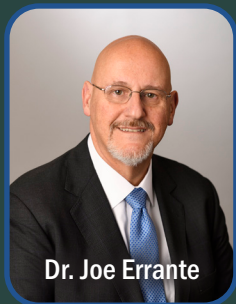
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Dr. Joe Errante



Joanne Gagnon



Kaleigh Greene



Brad Kulacz



Andrew Luce



Greg Zini

Meet our newest board members!

Our Board of Directors ensures that we follow our mission to develop economic opportunities, strengthen the business climate and enhance the quality of life in the Capital Region. These dedicated business leaders make key decisions for our organization, develop the annual budget and plan for the Chamber's future. "The Greater Concord Chamber of Commerce has a strong commitment to the community," said Joanne Gagnon. "For this reason, I am both excited and honored to serve as a board member." We are thrilled to welcome Joanne and several other outstanding individuals to our 2022-2023 Board of Directors:

Dr. Joe Errante, Northeast Delta Dental
Joanne Gagnon, Bank of New Hampshire
Brad Kulacz, Merrimack County Savings Bank
Andrew Luce, Mason + Rich, Professional Association

Representing Concord Young Professionals Network (CYPN):

Kaleigh Greene, Legacy Marketing and Design, Co.

Representing the Chamber Ambassador Committee:

Greg Zini, Benjamin F. Edwards & Company

Encourage a high school sophomore to apply for Capital Area Student Leadership (CASL)



Northeast Delta Dental

CASL is an immersive program that encourages students to learn more about their community, and their own unique skills and strengths as leaders. The program includes three day-long sessions in March 2023 that feature activities in public speaking, mindfulness, networking, teamwork and creative problem-solving. CASL students interact with professionals from diverse industries, including civic leaders, members of the judiciary, and young entrepreneurs. One of the program highlights is a panel discussion with area business leaders. "Someone I met [during the panel] was Dan," wrote a student in the CASL class of 2022. "I just remember him the most and his story about how he wasn't the best student in high school and didn't get the best grades. He started his own business at 13 by doing yard work and fencing, he met a few people along the way and now he owns a multi-million dollar company. He said that not procrastinating was and is a major part of his success." After completing CASL, another student wrote, "I learned that I thought I was very shy and quiet, however I am capable of speaking in front of large groups of people, sharing my own ideas and opinions, and interacting with others who I do not know. I have learned that I am capable of so much more than I originally had thought." Students may learn more and apply online by Monday, December 12 at concordnhchamber.com/casl. This program is generously underwritten by Northeast Delta Dental.



Photo courtesy of the Office of the Governor



CASL students take a historic walking tour of downtown Concord with City Councilor Jennifer Kretovic.

THANK YOU for renewing your memberships!

Continued from page 2

New Hampshire Food Bank
New Hampshire Medical Society
New Hampshire PBS
New Hampshire Public Radio, Inc.
NFI North, Inc.
The NHHEAF Network
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Systems Engineering
Taylor True Value Rental
3W Design, inc.
Tru by Hilton Concord
Wildlife Heritage Foundation of NH
Downtown Concord Winter Farmers Market
WVNH 91.1 & WANH 88.3-New Hampshire
Gospel Radio, Inc.

CYPN Networking at Endicott Furniture Company

Wednesday, November 16
5:30-7:30 p.m.
12 South Main Street, Concord
Complimentary event

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Meet new friends in a relaxed atmosphere with comfy furniture! Get design inspiration, try out furniture for your home and office, listen to acoustic music, and enjoy a beverage with your CYPN community. Sandwiches will be provided by Constantly Pizza, Inc. Special thanks to Endicott Furniture Company for hosting, and Green Mountain TableWorx for supporting this event. Learn more and register online at concordnhchamber.com/key-events.

Spotlight your business in our slick, redesigned 2023 printed Member Directory!

Our annual booklet features 900 businesses, listed alphabetically and categorically, with phone numbers, email addresses, websites, and all the essential info you need when doing business in the Greater Concord region. Our members use these handy guides to find reputable businesses to work with, book restaurant reservations, follow up with connections after networking events and much, much more. We print 1,500 copies and distribute them to our members!

This year's printed booklet will be redesigned in a new, larger format. The fresh design will allow you to mark pages and keep them open while you make calls or write emails. We can't wait to show off our members in style with this exciting publication! Make sure you update your business info by Monday, November 14 to be listed correctly in this booklet, and to simultaneously update your online listing. Need help? Reach out to us by calling (603) 224-2508 or email info@concordnhchamber.com.

HOW CAN YOUR BUSINESS SHINE IN THIS PUBLICATION? TAKE A LOOK AT THESE OPTIONAL UPGRADES:

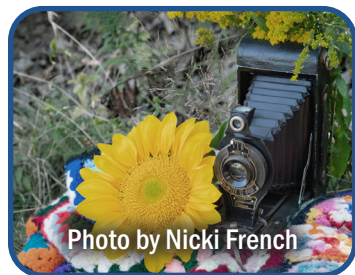
- 1. Step up to an enhanced business listing!** This small annual fee will add your name to more business categories (so you get extra listings), and update your online listing to include a business logo. And new this year, our enhanced members will have their names highlighted in the printed booklet; this is a great way to stand out from the crowd!
- 2. Reserve one of our new, larger ad spaces.** Our new ad sizes give you room to really show off your business, effectively share the services you offer, and tell your story. Whether you reserve a full page or quarter page ad, these limited opportunities will give your business year-round exposure to thousands of area professionals.

Contact Gabe at (603) 224-2508 or membership@concordnhchamber.com to learn more, upgrade your listing, or reserve an ad space.

Small group networking

We're gearing up for our spring Chamber Connections program! This business development meet-up creates lasting connections between participants by giving individuals the chance to connect in a small group setting. If you are looking to build your networking skills or get to know your Chamber community better, this is the perfect place to get started! The program includes opportunities to present an overview of your business to the room of 14-18 participants and guest speakers. Learn more and sign up now by reaching out to Gabe at membership@concordnhchamber.com.

Photographs are on display in our Visitor Center art gallery



Stop by our office at 49 South Main Street to see beautiful photographs by Nicki French. Her exhibit "A few of my favorite things" features images of objects and locally-grown flowers that evoke the memories of special times gone by. This work is on display through the New Hampshire Art Association and can be viewed alongside the "Annual Prison Outreach Program Exhibition" presented by New Hampshire Furniture Masters. The gallery is open Monday through Friday from 8:30 a.m. to 5 p.m.



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BUSINESS FOCUS: The state of the economy

A LENDER'S POINT OF VIEW

By Matt Bourgery, Achieve Capital Lenders

Trying to gauge the economic outlook from headlines alone can be confusing. One news article will proclaim that inflation is out of control while another will show evidence that prices at the pump have fallen steadily over the past two months. As a financial firm that deals with entrepreneurs at all levels, we have the unique position of seeing the economic outlook from the perspective of what business owners, property investors, and more. We see their current needs, and how they have prioritized their goals from a few months or even a year ago.

The outlook for business owners

Going by what clients have been telling us, and their applications, businesses are looking to pivot away from debt-based structures more than usual. Working capital continues to remain in high demand, with businesses looking to maximize cash flow and take advantage of the upcoming seasonal rushes. While businesses of all types may have put big plans for growth on the back burner until the economy stabilizes, there has been no shortage of startups and emerging entrepreneurs—whether they are seeking funding to launch a business to supplement their existing income, or they simply want to take their future into their own hands without being beholden to an employer. The clients we've encountered recently are looking for a path forward without getting caught in potential interest rate hikes from the Federal Reserve.

Investment properties

The real estate market right now is more complex than the headlines let on. Yes, new construction projects have slowed down. However, property flippers and investors looking for adaptive reuse projects are still moving along and generating revenue. Commercial buildings that have gone neglected for years are being turned into residential apartments, restaurants, or clubs—offering historical provenance as part of the appeal. Properties that were left unoccupied during the pandemic and the urban flight of 2020 are now being renovated and repurposed for businesses and residents alike. On the other end of the spectrum, industrial properties are still in high demand. Once-traditional businesses are pivoting to hybrid models that incorporate e-commerce, or they are restructuring to exist solely online. This requires space to store and transport goods. Additionally, small trucking companies are popping up to offer last-mile service to regions that are not serviced by major carriers as a move to fill a vacancy in the market, and help ease supply line issues in the process. From online retailers to distributors, small freight companies, R&D labs, and more, industrial properties are becoming smart, long-term investments for people in the real estate arena.



Matt Bourgery

While the economic outlook is too complex to be accurately placed under a catchy one or two-word term, one thing is clear—businesses

and organizations are re-prioritizing to make the most out of current circumstances, and they are still finding a profitable path forward—even if they need innovative and unconventional solutions to reach their goals.

Matt Bourgery is uniquely qualified to help corporations, small business owners, and CRE investors because of his professional experience and personal network connections. With a background in operations and engineering management, he has acquired, founded, and continues to operate small businesses, while also growing a portfolio of mixed-use properties.

Achieve Capital Advisors serves businesses across every industry, as well as commercial real estate investors by providing tailored funding strategies to help them reach their goals. Through our extensive financing partnerships, we are able to provide solutions when traditional sources cannot.



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GCG congratulates its colleague, Charles Bauer



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BUSINESS FOCUS: The stress of caregiving

By Caitlin Cawley, Home Instead



Caitlin Cawley

As the U.S. continues to age, the prevalence of family serving as caregivers is

increasing. According to AARP, one in six Americans are caregivers to older adults, 89% of whom are taking care of a relative. On average, family caregivers are taking care of a loved one for at least four years. And unfortunately, caregiving rarely becomes easier and can become harder over time. The toll that stress takes on the mind and body is serious.

According to the Family Caregiver Alliance, 10% of family caregivers are more likely to have worsening physical health, including increased risk of heart disease, high blood pressure, high cholesterol and diabetes. Other physical manifestations of stress include:

- Sleep disturbances
- Headaches
- Stomach and digestive problems
- Fatigues
- High blood pressure
- Weakened immune system
- Weight changes

Likewise, Family Caregiver Alliance reports that about 40-70% of family caregivers have clinical symptoms of depression in addition to:

- Anxiety
- Increased irritability
- Poor concentration
- Feeling isolated
- Feeling out of control
- Increased substance use (caffeine, alcohol, cigarettes)

Home Instead
100 Middle Street, A
Manchester, NH 03101 • (603) 668-6868
contactus@homeinstead.com
homeinstead.com/centralnh

You know that quote, “you cannot pour from an empty cup?” It’s true. To continue being an effective caregiver and provide the support to a loved one, striking balance and de-stressing is necessary. Here are some ways to de-stress and regain some balance.

- Get support and tap into local resources
- Use effective communication
- Use positive body language
- Take care of your own mind and body through balanced nutrition and exercise
- Manage your own health by following through with doctors appointments
- Make a “to-do” list
- Incorporate your five senses
- Take a break

To learn about local resources and services, reach out to Home Instead at (603) 668-6868 or visit the website at homeinstead.com/centralnh.

Caitlin works to ensure that older adults stay at home safely and successfully and works hospitals and rehabilitation communities to keep readmissions low. As an advocate and resource for families, Caitlin is always pursuing education and opportunities to address the growing needs within the aging community. She is empathetic to the challenges faced in caring for your loved ones. With many resources at hand, she can provide families the support needed to keep older adults engaged, safe and independent in their homes.

Home Instead is a trusted home care provider that has been serving individuals throughout Central NH since 2005. We believe that people deserve to live their best life at all ages. Home Instead helps people live their best life through innovative assistance, education and a dedication to individualized quality care.



Are you hiring?

Did you know that it's complimentary to add job listings to the Chamber's website? You can post full-time, part-time, internship, contract and volunteer opportunities. Need help? Call us at (603) 224-2508 or email info@concordnhchamber.com to get your login info and start posting.



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BUSINESS FOCUS:

Estate planning documents every business owner should have

By Valerie A. Weber, Esq., Cleveland, Waters and Bass, P.A.

Revocable trusts are the cornerstone of a contemporary estate plan and can also play a critical role in business succession planning. The person making a revocable trust (the “Settlor”) retains complete control of the trust and assets within the trust during the Settlor’s life. These trusts are often used to avoid probate for assets titled into the trust during the Settlor’s lifetime. They further allow for seamless transition of asset management to the successor trustee. For people with younger children or beneficiaries that may need assistance managing their money, a revocable trust allows for ongoing management by a trustee who must follow the terms of the trust. As helpful as these benefits may be for most people, they are even more important for a business owner. For instance, if an owner of a single-member LLC dies without a trust and the LLC documents do not address what happens upon the death of the owner, the business will be stuck in probate for months.

In addition, for a business owner, a trust may address what will happen to the business upon the owner’s death. In these circumstances, a trust can provide for a number of important issues: Will the business be sold with proceeds divided between the beneficiaries? Does the owner prefer for the business

to stay within the family and transfer to one or more children or other family members? If there is going to be an uneven distribution of the business to children, the business owner may want to think about otherwise equalizing distributions from other assets. Is there a child or family member that could immediately take over management of the business or is a special trustee needed for some time?

In conjunction with drafting the business distribution plan within the trust, the existing business documents should be reviewed to determine if they contain transfer restrictions or terms regarding what happens upon the death of an owner that could contradict what is included in the trust. A family business that is now being managed by the second or third generation may still be affected by documents that were adopted when the business was formed. It is therefore crucial that the entity documents be reviewed to ensure the overall estate planning and business planning objectives are achieved.

Aside from a revocable trust, other estate planning documents are just as necessary for business owners and non-business owners alike. Sometimes overlooked, powers of attorney are critical documents in a complete estate plan. With a durable financial power of attorney, the person making the document (the “Principal”), is able to appoint a person (the “Agent”), to manage the Principal’s financial matters in the event the Principal becomes incapacitated. Similarly, a healthcare power of attorney or advance directive allows a person to appoint an Agent to make healthcare decisions after a doctor determines that the Principal no

longer has the capacity to do so. Having these documents in place will spare the Principal and his or her family having to go to court for a guardianship proceeding if the Principal later becomes incapacitated.

A will is another essential piece of any estate plan. A will nominates a trusted person to serve as executor of the deceased person’s estate, nominates a guardian for any minor children, and addresses the disposition of any property that is not dealt with in a trust after a person passes away.

Having a complete estate plan in place goes hand in hand with business succession planning, and ultimately helps to ensure that the owner’s wishes for his or her business and family are carried out.

Valerie Weber, Esq. is an associate at Cleveland, Waters and Bass, P.A. focusing her practice on estate planning, trust and estate administration, and real estate transactions.

Cleveland, Waters and Bass, P.A. is a preeminent law firm widely recognized for its statewide practice. The firm’s practice areas include business and employment law, real estate, trusts and estates, commercial litigation, personal injury law and criminal law.



Valerie Weber



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Get in the spirit of giving by helping those who experience food insecurity

Save the date for our annual Holiday Business After Hours event! We're celebrating with Concord Young Professionals Network (CYPN) on **Monday, December 12 from 5:30-7 p.m.** (keep in mind the unique Monday event date!) at the Grappone Conference Center in Concord. It's our tradition to waive the event registration fee, so that you can support the Capital Region Food Program with a monetary gift. Use the QR code to give now, and sign up for the event at concordnhchamber.com/key-events.



Calling all Leadership Greater Concord (LGC) Alumni!

Celebrate with your #BestClassEver on Tuesday, December 6 from 5:30-7 p.m. at The Hotel Concord. Alumni admission is complimentary and includes delicious hors d'oeuvres from O Steaks & Seafood. In addition to door prizes, a special prize will be given to the class with the most in attendance. Sign up at concordnhchamber.com/key-events.

MEETING CALENDAR November

Creative Concord Committee
Nov. 1 (Tue) 8:30am
Zoom

LGC Steering Committee
Nov. 2 (Wed) 8am

Annual Meeting and Citizen of the Year
Nov. 2 (Wed) 5pm
Grappone Conference Center

Chamber Connections
Nov. 3 (Thurs) 7:30am

Business After Hours at Mariner Wealth Advisors
Nov. 8 (Thu) 5:30pm

Leadership Greater Concord Session Day
Nov. 9 (Wed)
Environment & Sustainability

Executive Committee
Nov. 9 (Wed) 8am
Zoom

Concord Young Professionals Network (CYPN) Networking
Nov. 16 (Wed) 5:30pm
Endicott Furniture Company

Chamber Connections
Nov. 17 (Thurs) 7:30am

Monthly Forum: What does homelessness look like in Concord?
Nov. 17 (Thurs) 11:30am
Holiday Inn

CASL Steering Committee
Nov. 18 (Fri) 8am

CYPN Steering Committee
Nov. 28 (Mon) 4pm

December

Chamber Connections
Dec. 1 (Thurs) 7:30am

Creative Concord Committee
Dec. 6 (Tue) 8:30am
Zoom

Leadership Greater Concord (LGC) Alumni Event
Dec. 6 (Tue) 5:30 pm
The Hotel Concord

LGC Steering Committee
Dec. 7 (Wed) 8 am
Zoom

Ambassadors Committee
Dec. 7 (Wed) 4pm

Holiday Business After Hours with Chamber and Concord Young Professionals (CYPN)
Dec. 12 (Mon) 5:30pm
Grappone Conference Center

Leadership Greater Concord (LGC) Session Day
Dec. 14 (Wed)
Criminal Justice

Executive Committee
Dec. 14 (Wed) 8am
Zoom

Chamber Connections
Dec. 15 (Thurs) 7:30am

CASL Steering Committee
Dec. 16 (Fri) 8am

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 meetings.

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