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Each LGC class takes a tour of historic and culturally important locations in downtown Concord.

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Apply for our prestigious leadership program

Our leadership program for area professionals is accepting applications for the class of 2025. "I've shared with my senior leadership that this is the single best training/growth experience I've ever had, and I'm so grateful to the Chamber for organizing and executing it!"

"I've shared with my senior leadership that this is the single best training/growth experience I've ever had, and I'm so grateful to the Chamber for organizing and executing it!"

— Member of the Class of 2023

said a member of the Class of 2023. Leadership Greater Concord (LGC) has introduced over 650 community members to civic activity and volunteer possibilities in NH's Capital Region for over 30 years.

"It's kind of been like a cliff notes version of meeting everyone who is involved in the running of the city, or people who are involved in different aspects of growth in Concord. I've really enjoyed it and sort of fast-tracked something that would have taken me years to do independently on my own", said Garry Cornelius from Merrimack County Savings Bank, a member of the LGC class of 2024. This highly immersive program begins in September 2024 and continues with monthly sessions days through May 2025. Participants will get to know different aspects of the city during day-long sessions that cover history, arts and culture, education, livable communities and smart growth, government and politics, the criminal justice system, economic development, communications and the media, and health and human services.

LGC offers an all-star lineup of speakers, including prominent business and civic leaders who are actively working in the Greater

Concord community. Past session day speakers have included Governor Sununu, Executive Councilor Cinde Warmington, City of Concord Mayor Byron Champlin, Commissioner of the New Hampshire Department of Health & Human Services Lori

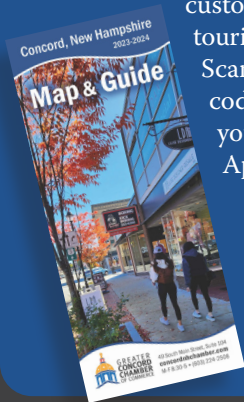
Weaver, Chief Osgood of Concord Police Department, and Jim Schachter CEO of New Hampshire Public Radio. LGC participants have personal conversations with these presenters and continue to engage with them after graduation.

Although LGC is known for offering deep insight on the Capital Region, the bonds formed between classmates and presenters are the highlight of this leadership program. After forging these trusting relationships, the class is able to address and discuss challenging issues, ask difficult questions and share insights brought to light during the session days. Often LGC classmates form lifelong bonds, end up working together as community partners, or use these connections as stepping stones to find impactful volunteer opportunities and civic engagement roles. LGC is uniquely designed to prepare individuals for leadership roles within the community, whether it be serving as an elected official, industry leader, or as a volunteer on a nonprofit board. The Chamber invites individuals to learn more about this engaging program and apply online by May 3 at concordnhchamber.com/leadership.

Get on the map!

Our Map & Guide highlights key attractions, restaurants, and more in downtown Concord. 30,000 copies are printed annually, helping your business attract new customers this tourist season.

Scan the QR code to book your ad by April 15.



Is your business in the running for a Pinnacle Award?

Help us select a Business, Small Business, Nonprofit Business, and Business Leader of the Year! For 19 years, the Chamber has honored outstanding businesses and leaders in our community at the Pinnacle Awards ceremony. We are accepting nominations until Friday, April 12 for these prestigious awards. You can recommend an award recipient by filling out our quick and easy nomination form at concordnhchamber.com/pinnacle-awards. Be sure to save the date for the 19th Annual Pinnacle Awards on Thursday, June 6 from 11:30 a.m. to 1 p.m. at the Grappone Conference Center. Photo: Amanda Grappone Osmer, 2023 Pinnacle Business Leader of the Year.



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Scan the QR code to visit our online Membership Directory.

Connect with your Chamber community

Visit my.concordnhchamber.com/event-calendar to sign up for these events.



Monthly Forum: State of the City

Thursday, April 11 from 7:30-9 a.m.
Holiday Inn, 172 North Main Street, Concord
\$25 members / \$35 public



Join the Chamber for our upcoming State of the City forum. Mayor Byron Champlin and City Manager Tom Aspell will share City Council priorities, how these initiatives will be implemented over the next year, and what factors may impact the city budget. Get the scoop on high-priority city projects for the coming year, ask questions, discuss issues directly with city leadership, and learn how Concord's growth will influence the business climate in our community. We're also excited to continue a tradition at this event, where we will recognize the City of Concord's Police Officer of the Year and Firefighter of the Year. Please join us in thanking them for their service. This event is generously sponsored by Bar Harbor Wealth Management.

Business Showcase

Tuesday, April 16 from 3-6 p.m.
Grappone Conference Center, 70 Constitution Ave
\$10 for members and the public to attend



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Join us for our largest networking event of the year! This local trade show includes door prizes, hospitality sponsors offering mouth-watering food samples, event announcements from DJ Nazy, and an outstanding lineup of exhibitors from diverse industries. Network with new clients, meet up with old friends, and connect with job-seekers at this fun event. This event is made possible by our gold sponsors, CheckmateHCM and Merrimack County Savings Bank. Thank you to our silver sponsor, Breezeline, and additional support from Duprey Hospitality LLC and Taylor Rental. Media sponsors include Binnie Media, Concord Monitor, NH Business Review, Tiffany Eddy Media, Precision Entertainment, and Christine Louise Publications, LLC.

Our biggest networking event!



2023 Business Showcase trade show.

Orr & Reno Legal Breakfast Series:

The Corporate Transparency Act - Compliance Basics

Orr&Reno

Tuesday, April 30 from 8-9 a.m.

Orr & Reno, PA, 45 South Main Street, 4th floor, and Zoom • Complimentary event

The Corporate Transparency Act (CTA) requires businesses to report beneficial ownership information to the Treasury Department's Financial Crimes Enforcement Network in an effort to combat fraud, money laundering, and other illegal activity. Worried about how the CTA affects your business? Learn more about CTA mandates, implications, and penalties from experienced Orr & Reno, PA team members, Tony Sayess, Sam Fuller, Morgan Hughes, and Emily Bensadoun.

Update from CYPN: Concord Young Professionals Network



CYPN prepares a meal each month at The Friendly Kitchen.

Scan the QR code or visit my.concordnhchamber.com/event-calendar to sign up for these events.

CYPN Networking at Grappone Mazda

Wednesday, April 17 from 5:30-7 p.m.
134 Manchester Street • Complimentary event



Join CYPN for an evening of networking in Grappone Mazda's impressively unique Kintsugi Room, overlooking their newly constructed building on Manchester Street. Inspired by the Japanese art form of repairing broken pottery, where each fracture is mended with lacquer and gold leaf to create a masterpiece surpassing the original, the Kintsugi Room showcases the dedicated work of local artisans in every corner. Come celebrate Grappone Automotive's 100th year serving NH in this community-driven space.

CYPN Earth Day Hike

Saturday, April 20 from 10 a.m. to 1 p.m.
Highland Mountain Bike Park, Northfield • Complimentary event

Join CYPN just a few exits north of Concord, for a refreshing hike followed by delicious bites and local brews at the Highland Pub. Five Rivers Conservation Trust will join this outdoor excursion to share info on their mission to preserve local natural spaces.

Corporate Programs

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Fisto Ndayishimiye from Change for Concord, presented to CASL

Capital Area Student Leadership (CASL)

32 high school sophomores from 8 area schools just completed the month-long Capital Area Student Leadership (CASL) program, presented by the Chamber. This immersive program introduces high school sophomores to community leaders, and includes activities in public speaking, mindfulness, networking, teamwork and creative problem-solving. The program's goal is to encourage students to become active, effective participants and future leaders in their schools and communities through exposure to historical, cultural, environmental and civic aspects of the Greater Concord area. Beginning with an orientation in February, this year's CASL graduates attended three session days in March, each focusing on an important topic in the community. Through field trips, hands-on experiences, and teacher-facilitated discussions, the program provides special insight into the functioning of a working community and opportunities for dialogue with established leaders.



A highlight of the CASL program is a panel discussion featuring local entrepreneurs. The 2024 panelists included Sarah Glaude, co-owner of Sunday's Scoops, Meagan Ferns Parker, owner of STRIVE Indoor Cycling, Kyle Brown, owner of KBP Training, and Dan Grace, owner of Capital Well. "I loved getting to meet some business owners in Concord who all had different experiences and knowledge. They were incredibly helpful and gave excellent advice on what to expect while pursuing something difficult and what to do in a work environment, whether you are an employer or employee. I appreciated the fact that each person had a different job and experience in their life, it truly showed how there is not one right way to do things, but it is necessary to try things out your own way for the first time," said a member of the CASL Class of 2024.

Thank you to all the outstanding session day speakers that inspired these students, and to our hardworking volunteers who thoughtfully planned this year's immersive program. Learn more at concordnhchamber.com/casl. CASL is underwritten by Northeast Delta Dental.

Advocacy Update: Local Government Affairs Committee

In early March, the Concord City Council met to discuss their priorities for the coming year. Mayor Champlin facilitated the discussion by providing a list of possible issues that included topics such as housing, infrastructure, community and economic development, and public safety and finances, to name a few. Prior to this meeting, in February, the Local Government Affairs committee of the Greater Concord Chamber of Commerce met to identify issues and provide input to the City Council relative to issues affecting commerce and quality of life. These issues were vetted by the Chamber Board of Directors at their February meeting. These included:

- Create a subcommittee to make recommendations on changes to the zoning ordinance, while the movement to “form-based zoning” has stalled. Relatively minor changes to the zoning ordinance, which have been delayed while the City has been considering a zoning overhaul, could incrementally improve the development process and remove some unnecessary obstacles.
- Address issues around homelessness that are creating a growing impact on commerce, public health and public safety.
- Increase housing inventories at all levels—the tight housing market has created major challenges for anyone relocating to Concord, and difficulties for businesses trying to recruit talent.
- Address infrastructure investment cost issues and how those costs are paid, in order to advance needed tax base expansion.
- Grow the tax base to keep up with increased cost pressures, and provide relief to property taxpayers.

Several of the items identified by the City Council at their March priority setting session were consistent with these issues identified by the Chamber.

The Local Government Affairs Committee meets on the second Tuesday of the month at 8:30 a.m. at the Chamber office, and any interested Chamber member is welcome to participate. The committee is chaired by former Mayor, Jim Bouley. For more information, contact Chamber President, Tim Sink, at tsink@concordnhchamber.com or (603) 224-2508.

Visit Scotland in September 2024!

The Chamber is offering a travel deal! Visit the Highlands, Edinburgh, Stirling, Glasgow, Ayr, and more in fall 2024. This adventure is priced at \$3,599 and includes roundtrip airfare and tax, 4 and 5-star hotel accommodations, breakfast and lunch, deluxe bus tickets, and entrance fees to attractions. Email tsink@concordnhchamber.com to learn more.

Discover Concord

Read our recent blog post, “Tips for viewing the 2024 solar eclipse in Concord, NH”, and discover recommendations for food, shopping, events and things to do at visitconcord-nh.com. Follow us on social media for even more content about what makes Concord, NH a great place to visit.

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Diversity, Equity, & Inclusion

A monthly update for Greater Concord professionals

There is a robust Muslim community in Concord, and March 10 to April 9 is the holiest time in the Islamic calendar—Ramadan. Many members of our community are observing Ramadan, often through daytime fasting. If you are not familiar with this practice, it's helpful to know practical “dos” and “don'ts” when supporting our friends, colleagues, and community during this important season.

- Be aware that members of our community may be fasting during this time. Although it's okay to say “no thanks” to offers of food and drink a few times, it can be exhausting for someone to decline these offers constantly.
- Traditional fasting during this time includes abstaining from water; be respectful of this practice, and refrain from expressing opinions about this tradition.
- There are a lot of reasons why someone might not fast during this time, or not fast on a particular day. Make an effort to support others in whatever practice they are following.
- Ramadan fasts are broken at dusk each day; this is a great time to share food and drink with your friends.
- It's okay to be curious about Muslim traditions. Just remember to be respectful of these holy practices when you ask your friends and colleagues about this important holiday.

Survey: Employee health insurance

We are partnering with the Endowment for Health throughout 2024 to learn about affordability and accessibility barriers that employers experience when offering health insurance benefits to their employees. The Chamber is kicking off this partnership by surveying our members. When you answer a short questionnaire, you will help this statewide initiative learn about your health insurance costs, and what may be holding you back from expanding your employee benefits.

We'll continue the conversation with a forum in May, where panelists will explore solutions to bring down costs for employers, expand the awareness of insurance benefits, and improve employee retention by outlining impactful options for businesses to invest in. Keep your eye out for updates on this important partnership!

Learn more and take the survey at concordnhchamber.com/employee-health-insurance.

Call for Art: Creative Concord is accepting sculptures

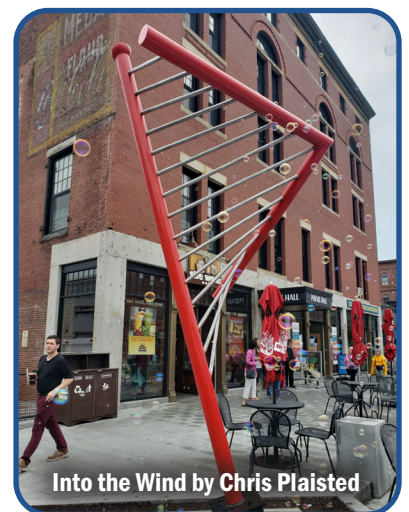
The Chamber invites sculptors to submit entries for Art on Main, a public art exhibit in the city's historic downtown and beyond. Accepted entries will be on display from June 2024 through May 2025, and enhance the capital city's award-winning Main Street.

Concord's seventh annual outdoor sculpture exhibition is open to sculptors 18 years or older, preferably from New England. This initiative is a partnership between our Creative Concord Committee and the City of Concord. The Creative Concord Committee is made up of dedicated volunteers who work to enhance the creative economy in the Capital Region.

Artists may submit up to two works for consideration; each must be the property of the artist. All accepted artists will receive a \$500 stipend. Accepted artworks must be properly secured upon installation for the safety of visitors and the artwork itself. The City of Concord takes a 30% commission for any sculptures sold to promote the visual arts. The deadline for entries is April 26, 2024.

“Concord's Main Street really is New Hampshire's Main Street,” said U.S. Senator Jeanne Shaheen. Works exhibited in Art on Main will be displayed in a destination city, full of unique shops, restaurants and cultural venues that attract a high volume of visitors throughout the year. Art on Main enhances these attractions by creating an open-air gallery that is free for all to enjoy. In 2022, the exhibit expanded to include an installation at the Community Center in the Heights neighborhood. The Creative Concord Committee hopes to include other city neighborhoods as well.

For more information about the City of Concord's seventh annual outdoor sculpture exhibition, or to submit work for consideration, please visit concordnhchamber.com/arts. Questions should be directed to Chamber President, Tim Sink, at tsink@concordnhchamber.com.



Into the Wind by Chris Plaisted

BUSINESS FOCUS: Six common mistakes people make when planning to enroll in Medicare

By Jeff Trombly, Ledyard Financial Advisors



Jeff Trombly

Medicare is a vital component of many Americans' healthcare planning as they approach retirement age. It provides essential coverage for medical expenses, but navigating the Medicare system can be daunting. Unfortunately, mistakes in the planning process can lead to unnecessary expenses and gaps in coverage. Here are some common errors to avoid when preparing for Medicare.

1. Missing the initial enrollment period

Medicare eligibility begins three months before your 65th birthday and extends for three months after it, providing a seven-month Initial Enrollment Period (IEP). Failing to enroll during this window may result in delayed coverage and lifetime late enrollment penalties for Part B and Part D plans. It's crucial to mark your calendar and sign up within this period, unless you have qualifying coverage elsewhere.

2. Not understanding the different parts of Medicare

Medicare is divided into multiple parts:

- Part A covers hospital stays and is usually premium-free if you or your spouse paid Medicare taxes while working.

- Part B covers doctors' services and outpatient care and requires a monthly premium.

- Part C, also known as Medicare Advantage, is an alternative to Original Medicare offered by private insurance companies that often includes additional benefits.

- Part D covers prescription drugs.

Failing to understand the differences can lead to choosing the wrong type of plan for your needs or missing out on necessary coverage.

3. Overlooking medigap policies

If you opt for Original Medicare (Parts A and B), a Medigap policy can help cover costs such as copayments, coinsurance, and deductibles. However, not enrolling in a Medigap policy during the open enrollment period—which starts the month you are both 65 and enrolled in Part B—can lead to higher premiums or denial of coverage due to pre-existing conditions.

4. Ignoring your prescription drug needs

Skipping Part D can be a costly mistake if you take medications regularly. Even if you don't currently use prescription drugs, enrolling in a Part D plan when you're first eligible can protect you from future costs and avoid the Part D late enrollment penalty.

5. Underestimating costs

While Medicare can significantly reduce your healthcare expenses, it does not cover everything. Deductibles, copayments, premiums, and services that are not covered can add up. Make sure to budget for these out-of-pocket costs.

6. Thinking coverage is the same nationwide

Original Medicare is generally consistent across the United States; however, Medicare Advantage Plans can vary greatly in terms of cost,

coverage, and availability depending on where you live.

Additionally, not all healthcare providers accept all Medicare plans, so check with your preferred doctors and hospitals to ensure they accept your chosen Medicare plan.

Preparation is key to successfully navigating Medicare. By avoiding these common pitfalls, you can make informed decisions about your healthcare coverage in retirement. Always check the latest information from official Medicare resources or consult with a Medicare specialist to tailor your choices to your specific needs and circumstances. Remember, small oversights can lead to significant consequences, so take the time to understand Medicare thoroughly before making any decisions.

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Psalm 63
O God, thou art my God;
early will I seek thee: my soul thirsteth for thee,
my flesh longeth for thee in a dry and thirsty land,
where no water is;

To see thy power and thy glory so as I have seen
thee in the sanctuary.

Because thy loving kindness is better than life,
my lips shall praise thee.

Thus will I bless thee while I live: I will lift up
my hands in thy name.

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BUSINESS FOCUS: Home loan programs

Courtesy of the Movement Mortgage Team

During an important life event that is often associated with complexity and stress, there are options for homebuyers to invest in property without having a large sum of cash on hand.



Lisa Anderson

For example, did you know that you don't need a 20% down payment to become a homeowner? Movement Mortgage offers select home loan programs with as little as 0% down.

3.5% Down → FHA

580 minimum credit score

5% Down → Conventional

620 minimum credit score

0% Down → Rural

580 minimum credit score

(stringent requirements under 640 credit score)

0% Down → VA

580 minimum credit score

And did you know that Fannie Mae recently changed their down payment requirements for multifamily home loans? Income-producing properties just became more affordable for qualified borrowers. These updates, allow the purchase of a 2-4 unit primary residence with as little as 5% down. These are 2-4 unit residences, often known as duplexes, triplexes, or fourplexes. You can live in one unit, and let rental income help pay your mortgage. Turn your home into a revenue stream while enjoying homeownership! This is also ideal for extended families living under one roof, but in separate units.

Our History

Founded in 2008, during one of the most significant financial crises in American history, Movement embarked on a mission to revolutionize, not just the home loan process, but also corporate cultures and communities.

My Mission

Movement Mortgage is driven by a desire to be different. Our unique approach prioritizes helping Homebuyers quickly, and easily. We believe the home loan process does not have to be confusing and

stressful. Our commitment to clear and open communication sets us apart. Focusing on building relationships in an industry often marked by impersonal transactions, we tailor our approach to each borrower's unique financial journey. Movement Mortgage is dedicated to creating a movement of positive change that transcends the industry, impacting individuals and communities alike.

As a mortgage loan originator with Movement, I've witnessed firsthand the positive impact we've had on homebuyers and communities alike.



Movement Mortgage,
Lisa Anderson NMLS 640460
Nashua, NH 03063
(912) 658-1883

lisa.anderson@movement.com

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Art Gallery

Kae Mason's exhibit continues in our Visitor Center art gallery through April. Presented by the New Hampshire Art Association, Mason's paintings immerse viewers in the beauty and wonder of the natural world. Our office and gallery are open to the public at 49 South Main Street, Monday-Friday from 8:30 a.m. to 5 p.m.



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Get to know us

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April

Creative Concord and Concord Sound & Color

April 2 (Tues) 8:30 AM

Leadership Greater Concord (LGC) Scholarship Breakfast

April 2 (Tues) 8 AM

LGC Steering Committee

April 3 (Wed) 8 AM Zoom

State Government Affairs

April 3 (Wed) 8 AM

Ambassador Committee

April 3 (Wed) 4 PM

Chamber Connections

April 4 (Thu) 4 PM

Funds for Education Golf Tournament Committee

April 5 (Fri) 9 AM

Local Government Affairs

April 9 (Tues) 8:30 AM

Leadership Greater Concord (LGC) Session Day

April 10 (Wed)

Education

Executive Committee

April 10 (Wed) 8 AM Zoom

Monthly Forum: State of the City

April 11 (Thurs) 7:30 AM
Holiday Inn, Concord

Capital Area Student Leadership (CASL) Steering Committee

April 12 (Fri) 8:00 AM

Business Showcase

Grappone Conference Center
April 16 (Tues) 3 PM

Concord Young Professionals Network (CYPN) Networking

April 17 (Wed) 5:30 PM
Grappone Mazda

Board of Directors

April 18 (Thu) 8 AM

Chamber Connections

April 18 (Thu) 4 PM

Concord Young Professionals Network (CYPN) Earth Day Hike

April 20 (Sat) 10 AM
Highland Pub

CYPN Steering Committee

April 24 (Wed) 9 AM

Legal Breakfast Series: Corporate Transparency Act

April 30 (Tues) 8 AM
Orr & Reno, PA

May

LGC Steering Committee

May 1 (Wed) 8 AM Zoom

State Government Affairs

May 1 (Wed) 8 AM

Ambassador Committee

May 1 (Wed) 4 PM

Chamber Connections

May 2 (Thurs) 4 PM

Funds for Education Golf Tournament Committee

May 3 (Fri) 9 AM

Concord Sound & Color

May 7 (Mon) 8:30 AM Zoom

Leadership Greater Concord (LGC) Session Day

May 8 (Wed)

Reflections

Executive Committee

May 8 (Wed) 8:00 AM Zoom

Local Government Affairs

May 14 (Tues) 8:30 AM

Business After Hours

May 14 (Tues) 5:30 PM
Grappone Mazda

Concord Young Professionals Network (CYPN) Networking

May 15 (Wed) 5:30 PM
Wilcox & Barton, Inc.

Board of Directors

May 16 (Thurs) 8 AM

Chamber Connections

May 16 (Thurs) 4 PM

Concord Young Professionals Network (CYPN) Wellness Series

May 21 (Wed) 5:30 PM

CYPN Steering Committee

May 22 (Wed) 9 AM

Meet Your Chamber Lunch

May 22 (Wed) 12 PM

Monthly Forum with Endowment for Health

May 30 (Thurs) 7:30 AM

Chamber Connections

May 30 (Thurs) 4 PM

Reserve your team now for our golf tournament on August 7!

Contact Us

(603) 224-2508
info@concordnhchamber.com
concordnhchamber.com

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