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The Greater Norwich Area Chamber of Commerce

As we pull together, we will accomplish great things for our members and for our community. Be part of the future; join the Greater Norwich Area Chamber of Commerce today!

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Nancy Gray
Director of Membership Services

Chamber News from Chairman, Andy Messier

The Greater Norwich Area Chamber of Commerce continues to be the fastest growing Chamber in Connecticut. Just look at the new member section of this newsletter and you'll see businesses and organizations concerned about our region and joining the Chamber to take part in the growth and progress.

The recent Wine and Roses Festival, chaired by Ellen Lind, was an outstanding success. Each year more money is raised to support the Tommy Toy Fund through the cooperative effort of Bulletin and Chamber volunteers.

The second annual "River Fest at

Norwich Harbor" will be held on June 7, 2008. While June seems to be a long way from now, I'd like to invite Chamber members to join the committee and participate in the new and exciting activities planned for next years event. Just call the Chamber to be placed on the committee meeting notification list.

This newsletter is the first to include an Insurance Corner which will publish questions from our membership and provide answers from our Insurance Committee professionals.

And finally, thank your for your continued commitment to our Chamber.

Business After Hours Subscriptions

The Greater Norwich Area Chamber of Commerce is now offering our members a Business After Hours annual subscription.

Offer only available for purchase until January 31, 2008.

Purchase your 2008 subscription for \$100 and receive admission to all Business After Hours events for the year. (Regular admission fee is \$10.00 and up per person).

RULES AND REGULATIONS:

- Make a separate check payable to the Greater Norwich Area Chamber of Commerce by January 31, 2008 for \$100.00. Credit card payments will be applied after January 1, 2008.
- A business may purchase as many subscriptions as they wish to.
- Limit: One person per subscription per month (per BAH).
- No refunds will be issued for unused Business After Hours.
- The subscription is not transferable to other businesses: it may be used ONLY by an employee of your business. But within your business, it is transferable among your employees.
- Registration is still required prior to each BAH by calling the office or signing up on the website. (This registration enables us to provide a proper head count to the Business After Hours host for food and beverage ordering.)
- CALL 887-1647 FOR MORE DETAILS

The Mission of the Greater Norwich Area Chamber of Commerce, Incorporated is to take a leadership role to support, promote, enhance and advance the general welfare and prosperity of the greater Norwich area so that its citizens, and its business and professional community, shall prosper. The organization shall give emphasis to the economic, civic, commercial, cultural and educational interests of the greater Norwich area to insure that the area is a desirable place in which to work, live, or visit.

Business After Hours - November

Our next **Business After Hours** will be held on Thursday, November 8th, 5:30 to 7:30 pm, at the **AmericInn Lodge & Suites of Griswold** located at 375 Voluntown Road in Griswold. Thanksgiving is just around the corner. Help AmericInn Lodge & Suites of Griswold provide meals for the less fortunate this

Thanksgiving. Please bring a non-perishable food item to donate.

Beer, wine & hors d'oeuvres will be served. Don't forget those business cards for door prizes and networking! Call to make your reservation at 887-1647 or sign-up in the Members Area on the website: www.norwichchamber.com or the Members Calendar.

Are you a new business and a member with the Greater Norwich Area Chamber of Commerce? We'd like the opportunity to hold a Ribbon Cutting Ceremony for you too. This is a great way to receive exposure for your new business. Town dignitaries and local newspaper reporters are always invited to attend. Contact Kim at 887-1647 for details and available dates.

Companions & Homemakers – 60 Main St, Norwich
September 19th



Allied Home Mortgage – 187 Main St., Norwich
October 16th



Ribbon Cutting Ceremonies



DOUBLE THE FUN!
A double Ribbon Cutting Ceremony was held September 24th for **Yantiques** located at 128 Yantic Road in Yantic and directly across the street at 125 Yantic Road for **Lazizah Bakery**.



Featured Member—Ekonk Hill Turkey Farm

Ekonk Hill Turkey Farm is a family operated free-range turkey farm in Sterling, CT. The Hermonot Family started raising turkeys for sale in 1998. The farm has grown from 15 turkeys in 1998 to 1,280 turkeys in 2007.

Rick and Elena Hermonot own the farm. Elena manages the Brown Cow Café and Milkhouse Bakery at Ekonk Hill which are open 7 days a week. She spends her mornings baking pies, muffins, cookies, and other baked goods for the day



as well as serving customers some of the best farm fresh ice cream you can find anywhere. In addition to

Thanksgiving sandwiches, Elena is serving up the Café's newest dish, a Hot Gobbler Sundae. No, it's not ice cream, but rather a taste of Thanksgiving in a bowl. A mound of mashed potatoes topped with stuffing, roasted turkey breast, gravy and a scoop of cranberry sauce. Wow is it good!

Rick works full time off the farm but helps out with farm chores, and on weekend mornings makes as many as 70 dozen homemade cider donuts to sell in the farm store every Saturday and Sunday.

All four of their children are involved in the family farm.

Christopher is married and lives on his wife's (Susan) family farm in Franklin, CT. They raise pumpkins, gourds, and winter squash, some of which are sold at the farm store on Ekonk Hill.

Jonathan is a senior at UConn majoring in Ag Business. Jon, a partner in the farm, is in charge of raising the flock of free range turkeys at Ekonk Hill Turkey Farm.

Ashley is studying Animal Science as a freshman at UConn. She works after school in the farm store waiting on customers and scooping ice cream, as well as, helping her brother raise the turkeys.

The youngest, Katherine, is a sophomore at Killingly High School, where she is attending the Vocational Agriculture program and is a member of the FFA. Katie has a flock of free-range chickens that she shows at the Brooklyn Fair. Katie sells her free-range eggs in the farm store.

The Hermonots have had a family tradition of raising everything that went onto their Thanksgiving table. They have carried that tradition to their retail farm store with a passion for locally grown foods and a desire to share a locally grown holiday experience with their customers.

The store is stocked with as many locally grown foods as they can grow or find including farmstead cheeses, raw cows milk, goat milk, sweet apple cider, maple syrup, local honey, fall produce, yogurt, preserves and more. And of course their signature product and pride of their farm..... farm-fresh, free-range, Ekonk Hill Turkeys.

The Hermonots invite you to stop in at Ekonk Hill Turkey Farm and experience the rich bounty that Connecticut's farms



have to offer. They are excited to be new members of the Greater Norwich Area Chamber of Commerce and look forward to meeting other business owners in the area.

Save the Date TUESDAY, December 18th

Surplus Unlimited's Business After Hours

Insurance Corner

The Insurance & Health Care Committee of the Greater Norwich Area Chamber of Commerce is pleased to welcome you to the very first "INSURANCE CORNER" column. It is our intent to provide Chamber members with relevant and timely information on a variety of insurance topics relating to personal, business and health/life insurance. This column is for your benefit and we encourage you to send in any insurance questions you may have. If your question (and our answer) gets selected for publication in the Chamber Newsletter, you will receive one free entry to a future Chamber Business After Hours event. We welcome your feedback, comments and suggestions. Please remit your questions or comments to Kim Michaud at the Chamber Office via US Mail (PO Box 667, Norwich, CT 06360), via fax (860-887-9238) or via email (info@norwichchamber.com).

BUSINESS AUTO WARNING!!!

Let's face it...business owners simply do not have the time to go get the mail, run to the bank, bring outgoing mail to the post office and run a myriad of other errands that are a necessary part of keeping operations going. What generally happens is that the employer will ask an employee to take care of these errands – sometimes on a daily basis, sometimes less frequently.

Here's an interesting situation: John owns ABC Consulting Agency. He works 12 hours a day, is involved with his Church, the Chamber, Little League – he has more than a full plate. He has two employees and one company car. To ease his workload somewhat, he has made a deal with Jane his office manager to take care of the business banking on her way to lunch every day. One Monday, Jane, like she does every other business day, is driving her personal car to the bank on John and ABC's behalf and causes an at-fault accident, causing multiple injuries and property damage. Jane, being a responsible person, carries automobile liability coverage on her personal auto policy. However, after all the dust settles John realizes that both Jane AND ABC Consulting Agency are being sued for the injuries sustained by the other driver and passengers.

John turns to his own business auto policy, calls his agent and learns the good news! ABC Consulting has a Business Auto policy which provides "Hired and Non-owned" coverage with a \$1 million liability limit. John breathes a sigh of relief – how about you?? The "non-owned" portion of coverage provides coverage when an employee operates a vehicle which is NOT owned by the business entity and which is operated on or for company business. If you have employees who use their own personal vehicles to run business errands, make sure your Business Auto policy includes "Hired and Non-Owned" coverage!

Don't have a business auto policy? Many business organizations do NOT own company vehicles and therefore do not have a business auto policy. However, if your business is eligible for a Business Owners Package policy, most insurance companies can add the Hired and Non-owned auto coverage to the package. In any event, whether you own a business vehicle, have a BOP policy - or neither - you will want to check with your own agent or insurance advisor to determine if coverage exists, and if not, how you can get it.

DISCLAIMER: THE CONTENTS OF THIS ARTICLE ARE MEANT FOR INFORMATIONAL PURPOSES ONLY AND ARE NOT DESIGNED TO REPLACE ACTUAL POLICY LANGUAGE. THE GREATER NORWICH AREA CHAMBER OF COMMERCE, ITS EMPLOYEES, BOARD OF DIRECTORS AND VARIOUS COMMITTEES ARE NOT RESPONSIBLE FOR ANY MISUSE OF THE INFORMATION CONTAINED HEREIN. IT IS THE RESPONSIBILITY OF THE READER TO OBTAIN PROFESSIONAL LEGAL OR INSURANCE ASSISTANCE TO DETERMINE THE MERITS AND USEFULNESS OF THIS INFORMATION.

For more information on the many happenings here at The Greater Norwich Area Chamber of Commerce, check us out at:

www.norwichchamber.com

We always welcome your involvement and suggestions, so please let me know if there is anything that we can do to help you. Call the Chamber at 887-1647. If you aren't yet a member, please consider joining our growing ranks. Dues are reasonable, and as our logo says:

Pulling together we can accomplish great things!

Andy Messier, Chairman

Membership Appreciation

Welcome to the Newest Members of the Greater Norwich Area Chamber of Commerce

Aesthetic Center for Anti-Aging & Acne
Kate Peckham—859-9599

All Painting & Remodeling
Egon Wong—887-3752

Allied Home Mortgage Capital Corp.
Leslie Butler—886-5556

Annette D'Antuono Real Estate
Annette D'Antuono—886-0548

Beauty Zone
Eliphete Archille—889-2700

Blaisdell Photography
Steve Blaisdell—886-1771

Coldwell Banker Residential Brokerage
Wendy Robbins—886-0531

Courtyard by Marriott Norwich
Merrielee Beetham-Turley—886-2600

**Distinctive Homes of CT The Villas
at Riverheights**
Paula Maher—859-9583

IMT Real Estate Solutions, Inc.
Mary Nasi—859-9188

Just Breakfast & Things!!!, LLC
Mary Thompson—376-4040

Mobile Notary Public
Ernest Adams—543-2334

Natchaug Hospital
Stephen W. Larcen Ph.D.—456-1311

Olympic Pizza Restaurant
Mario Bekiaris—885-0196

RE/MAX Champions
BJ Lee—887-3600

Scrubs Building Services, LLC
James Blyden—271-1475

Sharol R. Stewart Images
Sharol Stewart—739-9047

Taftville's Stylin 2
Jesshua Ballaro—885-1990

Town of Griswold
Anne Hatfield—376-7060

Town of Lisbon
Thomas Sparkman—376-3400

United First Financial
Tom Coulombe—884-7097

Thank You to Recent Renewing Members

1st Merchant PowerPay

AmericInn Lodge & Suites of Griswold

Arico Engineering, Inc.

Charter Oak Federal Credit Union

Eastern CT Association of REALTORS

Gillespie Management Group, LLC

Habitat for Humanity of Southeastern CT

Hair Garden, LLC

Krueger Window & Siding Co., LLC

Marien & Company, LLC

North Pointe Investment Partners

Norwich Bowling & Entertainment Center

Phelps Dodge Mining Company

Reliance House, Inc.

Staffing Source

Three Rivers Community College

WOW! Work Out World



A **New Member Orientation** was held November 1st at the Chamber Office. If you were unable to attend another orientation will be held in January. This is an opportunity for new members to meet and network with Chamber Ambassadors and other new members, to learn more about how to take advantage of the benefits of Chamber membership, and to get answers to questions you might have about your membership.